

FIFTY-FIRST ANNUAL REPORT
OF THE
COMMISSIONER OF INSURANCE
INCLUDING HIS
TWELFTH ANNUAL REPORT
AS
STATE FIRE MARSHAL
OF THE
STATE OF WISCONSIN

Part I
Fire, Marine, Hail and Casualty Insurance

1920

(Business of 1919)

PLATT WHITMAN
Commissioner of Insurance



MADISON, WISCONSIN
DEMOCRAT PRINTING COMPANY, STATE PRINTERS

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SECRETARIES OF STATE

Ex Officio Commissioners of Insurance

NAME	Residence	Term
LLEWELYN BREESE	Portage	from Jan. 3, 1870, to Jan. 5, 1874
PETER DOYLE	Prairie du Chien	from Jan. 5, 1874, to Jan. 7, 1878
HANS B. WARNER	Ellsworth	from Jan. 7, 1878, to Apr. 1, 1878

COMMISSIONERS OF INSURANCE

PHILIP L. SPOONER	Madison	from Apr. 1, 1878, to Jan. 3, 1887
PHILIP CHEEK, Jr.	Baraboo	from Jan. 3, 1887, to Jan. 5, 1891
WILBUR M. ROOT	Sheboygan	from Jan. 5, 1891, to Jan. 7, 1895
WILLIAM A. FRICKE	Milwaukee	from Jan. 7, 1895, to Oct. 15, 1898
EMIL GILJOHANN	Milwaukee	from Oct. 15, 1898, to Jan. 5, 1903
ZENO M. HOST	Milwaukee	from Jan. 5, 1903, to Jan. 1, 1907
GEORGE E. BEEDLE	Embarras	from Jan. 7, 1907, to Jan. 2, 1911
HERMAN L. EKERN	Whitehall	from Jan. 2, 1911, to July 1, 1915
M. J. CLEARY	Blanchardville	from July 1, 1915, to Apr. 10, 1919
PLATT WHITMAN	Highland	from Apr. 10, 1919, to

NOTE: (By chapter 66, section 32, General Laws of 1870, the Secretary of State was Commissioner of Insurance ex officio until the passage of chapter 214, Laws of 1878, creating the office of Commissioner of Insurance, which office was made elective by chapter 300, Laws of 1881.) During the legislative session of 1911 the office was made appointive instead of elective.

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FIFTY-FIRST ANNUAL REPORT
OF THE
COMMISSIONER OF INSURANCE

PART I

FIRE, MARINE, HAIL AND CASUALTY
INSURANCE

STATE OF WISCONSIN,
Department of Insurance.
May 1, 1920.

His Excellency, EMANUEL L. PHILIPP,
Governor of Wisconsin.

I have the honor to submit herewith, as provided by law,
Part I of the Fifty-First Annual Report of the Department.

PLATT WHITMAN,
Commissioner of Insurance.

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EMPLOYEES OF THE DEPARTMENT

The following table shows the amounts paid by the department to each person employed during the fiscal year ending June 30, 1919; also the total expense other than salaries during the same period. From this it will be seen that the total pay roll for the year amounted to \$34,436.75 and the other expenses \$10,443.47, making the total actual operation expense of the department \$44,880.22.

M. J. Cleary, Commissioner.....	\$3,916.66
Platt Whitman, Commissioner.....	1,083.34
F. W. Kubasta, Deputy Commissioner.....	2,000.00
Eugene Shepard, Chief Clerk.....	1,950.00
William H. Glenz, General Clerk.....	1,575.00
Frank Bryant, License Clerk.....	1,500.00
*A. O. Barton, License Clerk.....	474.98
*Miriam Hubbard, Clerk.....	101.89
*Mrs. Mary McDaniel, Clerk.....	50.00
L. A. Anderson, Chief Actuary.....	2,916.66
H. G. Brunnuell, Assistant Actuary.....	2,049.98
P. D. Gurnee, Assistant Actuary.....	1,800.00
*Grady H. Hipp, Assistant Actuary.....	126.54
*E. D. Bullock, Examiner.....	520.00
E. A. Ketcham, Examiner.....	2,100.00
*T. P. Nelson, Examiner.....	750.00
E. V. Nevins, Examiner.....	1,500.00
Oscar Olson, Examiner.....	2,333.20
Arthur Pettit, Examiner.....	1,650.00
*Charles M. Park, Chief Rater.....	2,875.00
Hazel Baker, Stenographer.....	900.00
*Agnes E. Breitenbach, Stenographer.....	1,006.45
*Minnie Fitzgerald, Stenographer.....	150.00
Lorraine M. Fix, Stenographer.....	477.09
*Anna Ford, Stenographer.....	15.00
*A. C. Miller, Stenographer.....	220.00
*Mrs. R. W. Niederer, Stenographer.....	18.00
*Stella M. Wiley, Stenographer.....	255.00
*Ben Cover, Reporter.....	116.13
*L. B. Retelle, Reporter.....	5.83
<hr/>	
Total Salaries.....	\$34,436.75
All other expenses, including postage, express, telegraph, telephone, printing and stationery.....	10,443.47
<hr/>	
	\$44,880.22

*Employees who served temporarily, or who were appointed during the year.

GENERAL REMARKS

FORM OF ANNUAL REPORT

Beginning this year, the annual report will appear in two parts, as follows: Part I, Fire, Marine and Casualty Insurance, and Part II, Life and Fraternal insurance. Heretofore, Part I included the fire and marine matter, whereas Part II included the subjects of life, fraternal and casualty insurance. Owing, however, to the closer relation of casualty insurance to fire rather than life and fraternal insurance, the proposed combination suggests itself as the more logical one. The complete one volume report will be discontinued.

A PROSPEROUS INSURANCE YEAR FOR FIRE COMPANIES

The year 1919 has been one of the most successful underwriting years in the history of insurance. The large increase in valuations has caused a remarkable increase in the amount of insurance protection carried. The loss ratios have been very low, thus making the year a very profitable one for the companies.

FINANCES

The following table shows the receipts and disbursements of the department of insurance during the past five years. It will be noted that the taxes and fees collected show a slight increase. This increase would have been larger if the statutes did not contain a reciprocal law affecting the taxes and fees payable by companies of other states.

The report for the year 1915 shows that state taxes collected from fire and marine insurance companies amounted to \$162,628.35, while the report for the fiscal year ending June 30, 1919, shows state taxes collected from fire and marine insurance companies in the sum of \$67,097.22.

The fire marshal tax which is not affected by the reciprocal law shows that in 1915 \$30,160.20 was collected as opposed to \$42,365.27 in 1919, an increase of about 30 per cent.

If the reciprocal law had not been passed, it is estimated that approximately \$220,000.00 would have been collected in state taxes in 1919.

TABLE SHOWING TAXES AND FEES COLLECTED BY THE DEPARTMENT OF INSURANCE,
1915 TO 1919

Fiscal year ending June 30	State taxes	Fire Marshal tax	FIRE DEPARTMENT		Total collections
			Dues	Fees	
1919	\$853,317 28	\$42,365 27	\$163,169 94	\$82,152 20	\$1,141,004 69
1918	781,459 53	38,644 91	154,687 05	86,442 62	1,061,234 11
1917	724,612 99	33,226 71	138,245 45	78,831 07	974,916 22
1916	700,717 56	30,778 07	129,691 55	80,256 29	941,443 47
1915	862,239 15	30,160 20	131,546 25	74,024 01	1,097,969 61

The expenses of conducting the department of insurance for the fiscal year ending June 30, 1919, were \$44,880.22. Of this amount, \$34,436.75 was expended for salaries, and \$10,443.47 for printing, postage, etc.

TABLE SHOWING EXPENSES OF DEPARTMENT OF INSURANCE, YEARS 1915 TO 1919

Fiscal year ending June 30	Salaries	Printing, postage, etc.	Total
1919	\$34,436 75	\$10,443 47	\$44,880 22
1918	34,196 11	8,469 22	42,665 33
1917	31,126 36	7,982 92	39,109 28
1916	33,665 70	15,712 97	49,378 67
*1915	17,003 09	20,416 18	37,419 27

*Hali year.

DOMESTIC MUTUAL FIRE INSURANCE COMPANIES

The domestic mutuals also experienced their proportionate share of the favorable underwriting conditions which obtained throughout the year. In 1918, eighteen companies reported a surplus after setting aside an unearned premium reserve. The annual statements of December 31, 1919, show that 41 companies report a surplus after providing for an unearned premium reserve. There are thirteen companies which do not show surplus. Since the rate regulation law has been in force, this class of companies has enjoyed a remarkable increase in assets and premium income.

The 1917 report shows that the combined assets of these companies were \$1,651,362.92, whereas the 1919 report shows that this figure has increased to \$2,370,150.60. Premium income has correspondingly increased from \$887,939.76 to \$1,463,126.71. Insurance written shows an increase from \$81,106,029.00 to \$123,950,139.00.

In the five-year tables, it will be noted that a few of the companies show a decrease in surplus. This is owing to the fact that these companies are setting up an unearned premium reserve for the first time.

TOWN MUTUAL INSURANCE COMPANIES

A survey of the annual reports of the town mutual insurance companies shows that this class of companies collected \$1,322,386.33 in premiums, assessments and policy fees during the year ending December 31, 1919, and paid out \$971,536.35 for losses and \$232,242.46 for expenses.

The amount of insurance written during the year was \$201,318,682.73, as compared with \$163,601,499.00 in 1918. The amount in force at the end of the year was \$676,455,235.96 as compared with \$612,810,526.00 in force December 31, 1918.

The following table shows the growth of town mutual insurance during the past five years:

	Net premiums, assessments and policy fees	Losses	Expenses	Risks written	Risks in force
1915	\$881,726 99	\$655,223 28	\$169,041 90	\$100,472,817	\$508,551,925
1916	950,067 00	807,154 18	175,784 25	134,444,838	537,495,287
1917	1,106,488 95	761,675 18	188,990 11	149,600,153	570,271,605
1918	1,054,372 44	830,055 85	198,959 23	163,601,499	612,810,526
1919	1,322,386 33	971,536 35	332,242 46	201,318,683	676,455,236

DISTRIBUTION OF COST OF INSURANCE

During 1919, for each \$100.00 of insurance in force, the companies collected \$.195 from the policyholders in premiums, assessments and policy fees. This shows a marked saving to the members insured which is mainly owing to the low expense ratio. Of the \$.195 collected, \$.145 was used for payment of losses, \$.034 for expenses and the balance was added to surplus. The following comparative table shows the corresponding figures for the years, 1915 to 1919, inclusive. Ratio of losses, expenses, losses and expenses and money collected to each \$100.00 of insurance in force.

	1915	1916	1917	1918	1919
Losses.....	.129	.15	.134	.135	.145
Expenses.....	.033	.033	.033	.033	.034
Losses and expenses.....	.162	.183	.167	.168	.179
Moneys collected.....	.173	.177	.194	.172	.195

MAXIMUM SINGLE RISK

We are aware that under present conditions town mutual companies must make some further provisions enlarging their powers, if they are able to carry the necessary amount of insurance for one individual. The increased value of farm property and the consequent demand for increased insurance is one of the big problems of town mutual insurance and unless the companies are able to properly handle this problem, their usefulness to the agricultural interests of the state is lessened. The legislature in its wisdom has enacted several statutes tending to restrict the maximum single risk, which may be assumed by mutual companies. It, however, has made provision for a town mutual company to enter into re-insurance agreements and we would suggest that re-insurance be used more generally.

The maximum single risk which may be written by a mutual company is limited by the provisions of Section 1898. 1. (a) and (b) of the statutes which reads as follows:

Section 1898. 1. (a) Except as otherwise provided by law, the maximum single risk shall be ten per centum of the admitted assets. (b) In a mutual company, it may be a greater amount not exceeding three times the average policy or one-fourth of one per centum of the insurance in force, whichever is the greater.

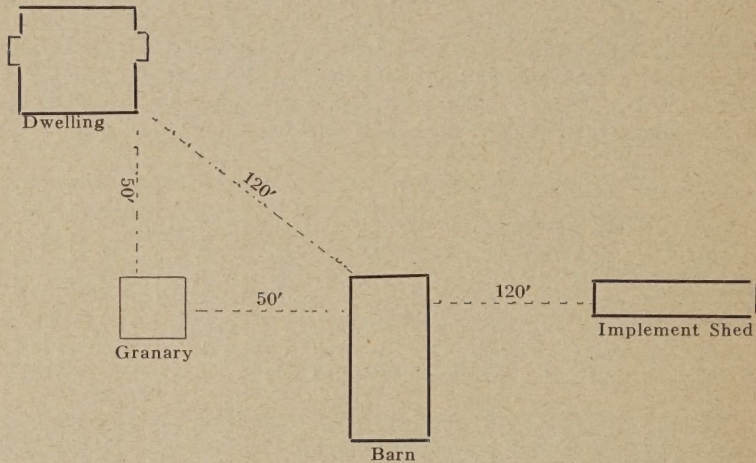
Single risk as used in the statutes includes all property subject to loss or damage by the same fire. It does not necessarily mean the amount of insurance written in a single policy as the property may be so located that the same fire would not damage all of the items mentioned in the policy.

There may be instances where the property covered in two or more policies are a single risk as the items insured thereunder are so located that they are subject to loss or damage by the same fire. A number of companies have been violating this statute by writing two or more policies on the same risk, thinking that the term single risk means a single policy.

From a careful study of the various policy contracts in use, we have noted that practically all of the companies provide that all property so

located that there is less than one hundred feet of clear space between buildings is to be called a single risk.

The following diagram will explain our construction of the term single risk.



There are two risks on the above diagram; one risk is the implement shed and the other is the dwelling, granary and barn. While the barn is one hundred twenty feet from the house, it is but fifty feet from the granary which in turn is fifty feet from the house. This combines these three buildings in a single risk.

The amount of insurance on live stock, hay, grain, etc., should be included with the building or buildings in which they are usually kept even though for a short time during the year.

INSURANCE IN CITIES AND VILLAGES

It has come to the attention of this department that a number of the town mutuals are insuring all classes of property in cities and villages. This is in direct violation of section 1931—1 (c) of the statutes which reads as follows:

Section 1931—1 (c). No property shall be insured in any such city or village except farm property or detached dwelling houses and contents, or barns or outbuildings used in connection with such dwelling house and not used for trade or manufacturing, and the contents of such barns or outbuildings.

UNPAID ASSESSMENTS

On examination of the annual statements, we have noted that a number of the companies have been losing considerable money through the failure to collect assessments that have been levied against policyholders. In this connection, we call attention to Section 1936 of the statutes which

provides that directors are personally liable for their failure to either collect all assessments due the company or bring an action at law to enforce such payment.

REINSURANCE

It is our recommendation that the subject of reinsurance be given attention by the town mutual companies. With proper reinsurance a distribution of risk is secured, thus obviating the necessity of levying large assessments in case of heavy losses.

If the companies insist on writing \$10,000.00 to \$20,000.00 on a single risk, there is always danger of having to levy a large assessment which tends to create unrest among the patrons. If these lines are distributed among three or four companies, the burden to the individual company will be reduced.

Every company has large risks in its territory which it desires to insure and it would be to the mutual advantage of all companies to exchange reinsurance.

The statutes make provision for the exchange of reinsurance and also for the formation of reinsurance companies and we suggest that this question be considered at the next meeting of the association of the town insurance companies.

FIRE DEPARTMENT DUES

Complaint has reached the department that the town insurance companies are not paying fire department dues on risks written in cities and villages. Section 1926m of the statutes provides that every insurance company shall pay two per cent of the net premiums and assessments on risks written in cities and villages having proper fire protection. This section of the statutes applies to town mutual insurance companies.

These dues are collected by the Commissioner of Insurance and are paid to the respective treasurers of the cities, villages and towns entitled to the same. It is used for the up-keep of the local fire departments and as insurance companies are beneficiaries of this service there should be no neglect in the payment of this tax.

ANNUAL STATEMENTS

Owing to the fact that a number of companies failed to file their annual statement within the time required by law, the department has been delayed in completing this report. We suggest that in the future, the secretaries make up their statements during the first week in January and not postpone this duty until February 1st.

The report is to show the financial condition of the company as of December 31st and we see no reason why the secretary cannot compile the statement from the books and file the same immediately after the annual meeting which is usually early in January.

FIRE FIGHTING

Chemical engines have been purchased by a number of the companies for the protection of the property of their members. We are heartily in accord with this action and recommend that this practice be extended.

In these days of good roads and motor transportation, we suggest that a community system of fire fighting be inaugurated, the town mutual company in each locality being the logical center of this activity. In the past few years, since the advent of the motor chemical engine, local fire departments have been rendering valuable assistance in extinguishing and preventing the spread of fire in rural communities. A majority of the companies have reciprocated by making contributions to the local fire departments. This practice is a good investment and we recommend that all companies make arrangements with fire departments in nearby cities so that these departments may be available in case of emergency.

POLICIES

The usual number of new policies have been submitted to the department for approval. We suggest that in the future printers' proof of all proposed policies be submitted so that in case the proposed policy does not comply with the law, the expense of reprinting will be eliminated.

We recommend that the question of a uniform policy be considered at the next annual meeting of the association of town mutual insurance companies

LOSSES BY LIGHTNING

The statistics compiled by the State Fire Marshal show that the loss by lightning to rodged buildings is practically nil.

During the year 1919, in unprotected territory, the damage done by lightning to buildings not rodged was \$521,055.00 while the damage to rodged buildings was \$17,265.00. Investigation of the fires on rodged buildings developed the fact that in a majority of instances, the buildings were improperly rodged.

It is the practice of some of the companies to allow a credit on the assessment for fires due to lightning to members owning rodged buildings. This practice is equitable and all companies should offer some inducement to members to protect their property. Any factor that will tend to reduce the fire loss and thereby the rate of assessment should receive the encouragement of officials of the companies and we recommend that companies inaugurate a campaign to encourage their members to protect their property against the lightning hazard.

TORNADO INSURANCE

There has been a tendency for town mutuals to embark into the tornado and windstorm field. As the territory in which a town mutual operates is a restricted one, a proper distribution of risk cannot be secured as all property insured would be subject to the same storm.

This form of insurance should be handled by companies doing a statewide business.

DOMESTIC MUTUAL HAIL AND CYCLONE INSURANCE COMPANIES

This class of companies experienced a successful year, the risks in force increasing from \$70,000,000.00 to \$89,964,000.00 while the losses were \$54,000.00, as compared with \$91,600.00 in 1918.

The following table shows the growth of the companies during the past five years:

WISCONSIN MUTUAL HAIL AND CYCLONE COMPANIES

	Premiums, assessments and policy fees	Losses	Expenses	Risks written	Risks in force
1915	\$76,841 30	\$28,000 85	\$37,434 59	\$11,143,086	\$37,790,092
1916	74,175 12	31,384 86	33,525 80	9,818,441	43,054,151
1917	82,686 74	36,423 67	38,202 79	12,922,857	50,197,682
1918	164,524 88	91,607 21	69,982 93	28,613,366	70,180,207
1919	157,524 89	54,172 85	60,159 43	30,086,996	89,964,227

During the year ending December 31, 1919, the average cost to policyholders was \$.1751 per \$100.00 of insurance in force. Of this amount \$.0602 was used for losses, \$.0668 for expenses and the balance added to surplus.

The following five-year comparative tables shows the ratio of losses, expenses, losses and expenses, premiums, assessments and policy fees collected for each \$100.00 of insurance in force, for the past five years.

WISCONSIN MUTUAL HAIL AND CYCLONE COMPANIES

	1915	1916	1917	1918	1919
Losses.....	.0741	.0729	.0725	.1305	.0602
Expenses.....	.0990	.0778	.0761	.0997	.0668
Losses and expenses.....	.1731	.1507	.1486	.2302	.1270
Moneys collected.....	.2033	.1723	.1647	.2344	.1751

THE STATE INSURANCE FUND

One of the many and varied duties of the Department is the State Insurance Fund for the insurance of public property.

This fund was established in 1903 for the insurance by the state of all property owned or controlled by the various state departments and commissions. In 1911 and 1913, the statutes were amended to include county, city, village, school district and library board property. At the present time, the amount of insurance in force is \$60,055,108.82. The total amount of premiums and interest received by the fund from April 1, 1903, to April 1, 1920, was \$943,119.18, while the losses have been \$599,401.30. The expense of conducting the fund has been \$18,140.60, the reinsurance premiums have been \$37,128.05, which leaves a net balance in the fund of \$288,449.23. Of this amount, \$25,389.23 is held in cash and \$263,060.00 invested in United States Government bonds.

During the period July 1, 1919, the date of the last report, to April 1, 1920, the fund experienced one of the most successful years in its history. The premium receipts were \$141,212.57, the interest receipts were \$8,315-86, which made a total income of \$149,528.40. The losses paid were \$14,027.07, the expenses were \$1,657.25, the cost of reinsurance was \$4,334.30, making total disbursements of \$20,018.62.

The financial statement of the fund as of April 1, 1920, shows a surplus of \$236,673.58, after providing for all liabilities, including unearned premium reserve.

The net amount added to surplus during this period was \$93,290.10, while the increase in assets was \$129,509.78.

The expense has been kept down to 2% of the net premiums earned while the losses incurred were 4% of the premiums earned.

PLAN OF OPERATION

The statutes governing the fund provide that the rates to be charged for insurance shall be 75% of the rates charged by responsible companies. This makes a saving of 25% to the board insuring their property with the fund.

Insurance may be granted against the risk of fire or tornado. All state property is insured for fire and tornado, but counties, cities, villages, school districts, may insure for fire only or for fire and tornado. The property owned by the state, with the exception of the State Capitol and the Historical Library, is insured for 90% of its value, and a majority of the counties, cities, school districts, etc. have insured the same way. However, it is optional with these groups as to the amount they wish to carry and as considerable credit is given in the rate when insurance is carried to 70%, 80% or 90% of its value, it is considered good practice by boards in control of public property, to carry insurance for these amounts.

In order to insure in the fund, it is necessary for the board in control of property to pass a resolution stating their intention so to do; the amount of insurance they desire carried; the term, either one year or five year; the kind of insurance, fire or fire and tornado; the date they desire the state insurance to take effect, and whether they desire the insurance in force to run to expiration. This resolution should be forwarded to the Commissioner of Insurance. All losses are adjusted by the Commissioner of Insurance and are payable if desired within thirty days after the fire. The statutes provide that in case there is not enough money in the State Insurance Fund, that the State Treasurer shall pay the losses out of the General Fund, the General Fund to be reimbursed later by the Insurance Fund, when the Commissioner of Insurance elects to do so. This provision was taken advantage of by the fund in 1903 and 1904 in the first two years of its existence on account of the burning of the State Capitol. The General Fund has since been reimbursed for the amount borrowed.

The inspection department of the fund is available to all boards insured. All properties are listed for inspection once a year, and in case the board so desires, additional inspections are granted. In the more hazardous risks, semiannual inspections are made. This department has been very successful in keeping down the loss ratio.

The Commissioner of Insurance has the power to reinsure where the amount at risk subject to damage by one fire exceeds \$100,000.00. Under the provision of the statute, all of the large risks of non-fire proof construction have been reinsured for the excess over \$100,000.00. This reinsurance limit is rather high, but is a marked improvement over the old statutes, which did not provide for any reinsurance.

The following tables show the Income and Disbursements for the period April 1, 1903, to April 1, 1920, the Financial Statement for the period July 1, 1919, to April 1, 1920, the Assets and Liabilities of the Fund, the Underwriting Exhibit and the units insured in the fund.

TABLE I.—STATE INSURANCE FUND
April 1, 1903, to April 1, 1920

INCOME

Fiscal Year	Premiums received on all properties	Premiums received on other than state property	Interest
1903-1904	\$9,822 76		
1904-1905	16,404 21		
1905-1906	17,828 97		
1906-1907	19,482 13		
1907-1908	20,399 25		
1908-1909	23,678 25		
1909-1910	26,051 80		
1910-1911	26,679 00		
1911-1912	61,461 89		
1912-1913	61,931 55	\$3,722 14	
1913-1914	63,199 02	6,584 72	
1914-1915	73,479 10	11,071 13	
1915-1916	68,578 14	11,360 30	
1916-1917	79,791 46	8,218 72	
1917-1918	74,582 15	5,885 87	\$1,578 55
1918-1919	89,940 10	8,888 99	3,970 58
1919-1920	130,198 11	11,014 43	8,315 86
Totals	\$863,507 89	\$65,746 30	\$13,864 99
TOTAL INCOME			\$943,119 18

TABLE II
DISBURSEMENTS

Fiscal Year	Losses paid in state properties	Losses paid on other than state property	Expenses	Reinsurance
1903-1904	\$33,307 42			
1904-1905	63,919 28			
1905-1906	6,969 44			
1906-1907	37,180 00			
1907-1908	20,696 90			
1908-1909	23,500 00			
1909-1910	20,668 66			
1910-1911	2,628 12			
1911-1912	1,197 66		\$22 05	
1912-1913	270 71	\$26 92	1,519 36	
1913-1914	100,196 08	130 00	2,398 61	
1914-1915	57,202 31	12,914 95	5,196 01	
1915-1916	135,326 74	55 00	1,561 52	
1916-1917	21,903 01	4,155 57	1,619 15	
1917-1918	11,040 22	94 99	2,298 45	\$31,750 40
1918-1919	20,784 59	11,205 66	1,868 20	1,043 35
1919-1920	10,056 21	3,970 86	1,657 25	4,334 30
Totals	\$566,847 35	\$32,553 95	\$18,140 60	\$37,128 05
Total disbursements				\$654,669 95
Balance				288,449 23

TABLE III

RECEIPTS AND DISBURSEMENTS FOR THE PERIOD JULY 1, 1919, TO APRIL 1, 1920

Assets, July 1, 1919.....	\$158,939 45
<i>Income</i>	
Premiums—fire.....	\$114,672 11
Premiums—wind.....	26,546 43
Interest.....	8,315 86
Total Income.....	\$149,528 40
Sum of Ledger Assets, July 1, 1919, and Income.....	\$308,467 85
<i>Disbursements</i>	
Losses—fire.....	\$13,975 07
Losses—wind.....	52 00
Expenses—salaries.....	1,325 00
Expenses—traveling and office.....	332 25
Reinsurance.....	4,334 30
Total disbursements.....	\$20,018 62
Balance.....	\$288,449 23
<i>Assets</i>	
Cash.....	\$25,389 23
U. S. bonds at purchase price.....	263,060 00
Total assets.....	\$288,449 23
<i>Liabilities</i>	
Unearned premium.....	51,775 65
Surplus, April 1, 1920.....	\$236,673 58

TABLE IV.—UNDERWRITING EXHIBIT

For the period July 1, 1919, to April 1, 1920

Net premiums earned.....	\$94,992 86
Net losses incurred.....	4,027 07
Ratio % of losses incurred to premiums earned.....	4%
Underwriting expenses incurred.....	1,480 34
Ratio % of expenses incurred to premiums earned.....	2%
Investment expenses incurred.....	176 91
Interest received.....	8,315 86
Ratio % of investment expenses incurred to investment income earned.....	2%
Ratio % of underwriting losses and expenses and investment expenses to total income earned.....	6%
Mean invested assets.....	\$151,530 00
Rate of interest obtained.....	5.4%
Increase in surplus.....	93,290 10

TABLE V.—STATEMENT OF LOSSES PAID

Owner	Property	Amount Paid	Date Paid	Cause
Monroe County.....	County Asylum.....	\$5 33	7, 1, 19	Lightning
Dept. of Agriculture.....	State Fair Park.....	96 96	7, 1, 19	
Board of Control.....	Home for Feeble Minded.....	5 21	9, 17, 19	
University of Wisconsin.....	Coal.....	8,132 79	11, 4, 19	
Stout Institute.....	Dormitory.....	1,674 35	11, 25, 19	Spontaneous combustion
Supt. of Public Property.....	State Capitol.....	43 70	11, 26, 19	
Shawano County.....	County Asylum.....	1,080 00	12, 29, 19	
Sauk County.....	County Asylum.....	2,785 53	1, 20, 20	Patient
Board of Control.....	Northern Hospital.....	51 20	1, 20, 20	
Village of Coleman.....	School House.....	100 00	3, 23, 20	
Board of Control.....	State Public School.....	52 00	3, 23, 20	Wind

INSURANCE IN FORCE

Fire	Tornado	Total
\$30,404,714 96	\$29,650,393 86	\$60,055,108 82

TABLE VI.—UNITS INSURED IN THE FUND

Counties	Cities and Villages	School Districts	Library Boards
Adams Barron Buffalo Burnett Dunn Kenosha Monroe Pepin Polk Sauk Shawano St. Croix Trempealeau Waushara Washburn	Alma Baldwin Blue Mounds Chetek Coleman Plainfield Whitefish Bay	Baldwin No. 4 Berlin Chetek No. 5 De Soto No. 7 Eau Claire Kaukauna No. 2 Medford West Milwaukee No. 12	Jefferson

EXAMINATIONS OF FIRE COMPANIES

During the year, the Department made the following examinations:

MUTUAL COMPANIES OF WISCONSIN

Hardware Dealers Mutual Fire Insurance Company.
Herman Farmers Mutual Insurance Company.
Limited Mutual Conditional Sales Insurance Company.
New Cyclone Fire Mutual Insurance Company.

The examination of the Limited Mutual Conditional Sales Insurance Company, and the New Cyclone and Fire Mutual Insurance Company was for the purpose of determining whether or not, the companies in question had complied with the statutes relating to the organization of new companies. Both companies had secured the necessary number of applications, etc., and were duly licensed.

The examination of the Hardware Dealers Mutual Insurance Company was at their request, the company having applied for license in various states, which necessitated an examination.

The conclusion of the examiner was that the company is conservatively and efficiently managed, losses and expenses are low, adequate reserves are carried and that a large surplus has accumulated.

The examination of the Herman Farmers Mutual Insurance Company was made on September 15, 1919. The examiner reports this company conservatively managed, and with a surplus on date of examination of \$33,128.01 after providing for unearned premiums.

Recommendations were made to have charter of company amended to admit of their doing a more general line of insurance. This company was incorporated under special act of the legislature in 1856, and its charter limits the company to certain kinds of risks.

INTERINSURERS

On request of their application for license, the Lumbermens and Manufacturers Underwriters of Chicago, and the Subscribers at Hardware

Underwriters of Elgin, Illinois, were examined. These companies were found to have complied with all the statutes relating to interinsurance associations and were duly licensed.

FOREIGN COMPANIES

The Union Insurance Company of Canton, Ltd., Hongkong, China, was examined by this Department on March 29, 1919. The examiner reported that the statutory requirements were complied with and the company was granted license to operate in Wisconsin.

EXAMINATIONS MADE BY OTHER DEPARTMENTS FOR THIS DEPARTMENT

The Wisconsin statutes provide that an examination of every company must be made before a license to operate in this state is granted. As this Department could not personally make all the examinations requested, we delegated this work to examiners of other Departments in making examinations of the following companies:

Companies.	Department making Examinations.
Twin City Fire Ins. Co.....	Minnesota
Bankers & Shippers Ins. Co.....	New York
Hudson Ins. Co.....	New York
Importers & Exporters Ins. Co.....	New York
Liberty Fire Ins. Co.....	Missouri
New Zealand.....	California
United Firemens.....	Pennsylvania
Victory Fire Ins. Co.....	Pennsylvania
Western Alliance Ins. Co.....	Illinois
Citizens Fund Mutual.....	Minnesota
Druggist Mutual Ins. Co.....	Iowa
Marine and Motor.....	New York

COMPANIES ADMITTED TO WISCONSIN DURING 1919

CASUALTY COMPANIES

American Automobile Mutual Ins. Co.....	Menomonee Falls, Wis.
Admitted Oct. 27, 1919.	
Capital Live Stock Ins. Co.....	Topeka, Kansas.
Admitted April 14, 1919.	
Equitable Accident Co.....	Boston, Mass.
Admitted July 21, 1919.	
Liberty Mutual Casualty Co.....	Boston, Mass.
Admitted March 11, 1919.	
Norwich Union Indemnity Co.....	New York, N. Y.
Admitted Dec. 12, 1919.	
Travelers Equitable Ins. Co.....	Minneapolis, Minn.
Admitted Jan. 26, 1919.	
Wisconsin Automobile Mutual Indemnity Co..	Monroe, Wis.
Admitted July 31, 1919.	

FIRE COMPANIES

Bankers & Shippers.....	New York, N. Y.
Admitted Nov. 10, 1919.	
Druggist Mutual Ins. Association.....	Algoma, Iowa.
Admitted March 5, 1919.	
Hudson Ins. Co.....	New York, N. Y.
Admitted Feb. 21, 1919.	
Importers & Exporters Ins. Co.....	New York, N. Y.
Admitted Oct. 27, 1919.	
Liberty Fire Ins. Co.....	St. Louis, Mo.
Admitted Nov. 28, 1919.	
Limited Mutual Conditional Sales Ins. Co.....	Milwaukee, Wis.
Admitted Sept. 29, 1919.	
Marine & Motor Ins. Co. of America.....	Galveston, Texas.
Admitted Nov. 3, 1919.	
Merchants Mutual Ins. Association.....	Redfield, S. D.
Admitted March 27, 1919.	
New Cyclone Ins. Co.....	Rhineland, Wis.
Admitted April 7, 1919.	
New Zealand Ins. Co.....	Auckland, New Zealand.
Admitted June 11, 1919.	
Security Mutual Ins. Co., Ltd.....	Milwaukee, Wis.
Admitted Jan. 2, 1919.	
Subscribers at Hardware Underwriters.....	Elgin, Ill.
Admitted Sept. 29, 1919.	
United Firemens Ins. Co.....	Philadelphia, Pa.
Admitted Nov. 14, 1919.	
Union Ins. Society of Canton, Ltd.....	City of Victoria, China.
Admitted March 29, 1919.	

COMPANIES WITHDRAWN DURING 1919

LLOYDS

National Underwriters of America.....	New York, N. Y.
Reinsured in U. S. Fire Ins. Co. of N. Y.	
Withdrew April 22, 1919.	
Underwriters at Great Western Lloyds.....	New York, N. Y.
Reinsured in U. S. Fire Ins. Co. of N. Y.	
Withdrew April 22, 1919.	
Underwriters at New York & Boston Lloyds...	New York, N. Y.
Reinsured in U. S. Fire Ins. Co. of N. Y.	
Withdrew April 22, 1919.	
Union Underwriters of New York.....	New York, N. Y.
Reinsured in U. S. Fire Ins. Co. of N. Y.	
Withdrew April 22, 1919.	

CASUALTY COMPANIES

Chicago Bonding & Insurance Co.....	Chicago, Ill.
Reinsured with American Bonding & Casualty	
Co. of.....	Des Moines.
December 31, 1919.	
Western Live Stock Insurance Co.....	Peoria, Ill.
Reinsured with Kaskaskia Live Stock Ins. Co., Shelbyville, Ill.	
November 20, 1919.	

CHANGE OF NAME

MUTUAL FIRE COMPANIES

Iowa County Mutual Ins. Co.----- Mineral Point, Wis.
 changed to
 Commercial Mutual Fire Ins. Co.
 Jan. 22, 1919.

INTER-INSURERS

Lumbermens Manufacturers Underwriters---- New York, N. Y.
 changed to
 National Underwriters
 Nov. 15, 1919.

TAXES, LICENSES AND FEES RECEIVED DURING THE FISCAL YEAR ENDING JUNE 30, 1919

WISCONSIN STOCK FIRE INSURANCE COMPANIES

Name of Company	Location	State Tax	F. M. Tax	F. D. Dues	Fees	Total
Concordia Fire Ins. Co.....	Milwaukee, Wis.....	\$3,628 50	\$680 35	\$2,638 12	\$608 10	\$7,555 07
Milwaukee Mechanics Ins. Co..	Milwaukee, Wis. . .	4,728 80	886 67	3,734 42	1,026 73	10,376 62
N. W. National Ins. Co.....	Milwaukee Wis.....	3,921 15	735 22	2,822 20	977 65	8,456 22
Total.....		\$12,278 45	\$2,302 24	\$9,194 74	\$2,612 48	\$26,387 91

WISCONSIN MUTUAL FIRE INSURANCE COMPANIES

Name of Company	Location	State Tax	F. M. Tax	F. D. Dues	Fees	Total
Badger Mutual Fire.....	Milwaukee, Wis.....			\$691 67		\$691 67
Campbellsport Mut. Fire.....	Campbellsport, Wis.....			539 62		539 62
Germantown Farmers Mut.....	S. Germantown, Wis.....	\$464 06	\$87 01	351 76	\$74 00	976 83
Hardware Dealers Mutual.....	Stevens Point, Wis.....			662 47	60 00	772 47
Herman Farmers Mut.....	Herman, Wis.....	672 87	126 15	153 08	71 00	1,023 10
Jewelers Mut. Fire.....	Milwaukee, Wis.....			101 93		101 93
Lutheran Mut. Home.....	Milwaukee, Wis.....			125 83		125 83
Motor Vehicle Mut.....	Juneau, Wis.....			41 58		41 58
Retail Dealers Mut.....	Manitowoc, Wis.....			337 59		337 59
West Bend Mut.....	West Bend, Wis.....			693 74		693 74
Wisconsin Automobile Ins.....	Monroe Wis.....			288 41		288 41
Market Mens Ltd M. Fire.....	Milwaukee, Wis.....			49 89		49 89
Total.....		\$1,136 93	\$213 16	\$4,037 57	\$205 00	\$5,592 66

STOCK FIRE INSURANCE COMPANIES OF OTHER STATES

Name of Company	Location	State Tax	F. M Tax	F. D. Dues	Fees	Total
Aetna Ins. Co.	Hartford, Conn.		\$1,015 07	\$3,054 60	\$281 00	\$4,350 67
Agricultural Ins. Co.	Watertown, N. Y.	\$10 00	146 88	777 15	98 00	1,032 03
Allemanina Fire	Pittsburgh, Pa.	14 04	198 83	847 55	289 00	1,349 42
Alliance Ins. Co.	Philadelphia, Pa.	132 65	87 39	246 04	87 00	1,553 08
American Alliance Ins. Co.	New York City	2 69	284 97	1,307 98	191 00	1,786 64
American Central Ins. Co.	St. Louis, Mo.	56 12	342 15	1,426 58	591 00	2,415 85
American Druggists Fire	Cincinnati, Ohio	34 34	18 49	92 65	29 00	174 48
American Eagle Fire	New York City	53 22	248 00	954 18	303 00	1,558 40
American Ins. Co.	Newark, N. J.	1,822 27	980 56	2,441 45	1,073 00	6,317 28
American National Fire	Columbus, Ohio	115 34	26 64	71 08	127 00	340 06
Automobile Ins. Co.	Hartford, Conn.		219 75	638 23	182 00	1,039 98
Assurance Co. of America	New York City		3 38	18 03	29 00	50 41
Boston Ins. Co.	Boston, Mass.		422 78	2,015 64	851 00	3,289 42
Buffalo Ins. Co.	Buffalo, N. Y.		73 84	472 02	72 00	617 86
California Ins. Co.	San Francisco, Cal.	15 27	35 20	147 83	61 00	259 30
Camden Fire	Camden, N. J.		92 90	465 53	121 00	679 43
Central National Fire	Des Moines, Iowa	90			74 00	74 90
Citizens Ins. Co.	St. Louis, Mo.		126 67	593 32	194 00	913 99
City of New York Ins. Co.	New York City	27 19	121 83	622 58	79 00	850 60
Colonial Assurance	New York City		3 32	17 69	27 00	48 01
Columbia Ins. Co.	Jersey City, N. J.	60 94	14 06		51 00	126 00
Columbian Ins. Co.	Indianapolis, Ind.	160 29	63 09	223 33	142 00	588 71
Columbian Nat. Fire	Detroit, Mich.	112 86	46 98	216 06	97 00	472 90
Commerce Ins. Co.	Albany, N. Y.		25 54	136 23	35 00	196 77
Commercial Union Fire	New York City		158 06	759 94	118 00	1,036 00
Commonwealth Ins. Co.	New York City	28 04	228 20	960 40	118 00	1,334 64
Connecticut Fire	Hartford, Conn.		346 92	1,542 86	256 00	2,145 78
Continental Ins. Co.	New York City	133 97	698 24	2,691 30	473 00	3,996 51
County Fire	Philadelphia, Pa.	10 86	87 04	453 35	279 00	830 25
Cleveland Nat. Fire	Cleveland, Ohio	68 79	38 64	203 52	79 00	389 95
Detroit F. & M.	Detroit, Mich.	267 95	112 38	518 90	96 00	995 23
Dubuque F. and M.	Dubuque, Iowa	69 80	162 90	853 35	249 00	1,335 05
Equitable F. & M.	Providence, R. I.	33 82	132 87	674 81	173 00	1,014 50
Eureka F. & M.	Cincinnati, Ohio	15 61	9 36	49 94	117 00	191 91
Federal	Jersey City, N. J.	117 60	22 05		49 00	188 65
Federal Union	Chicago, Ill.	77 69	29 13	84 70	57 00	248 52
Fidelity Phenix Fire	New York City	117 58	2,032 59	3,223 53	848 00	6,221 70
Fire Assn	Philadelphia, Pa.	169 24	702 21	2,875 72	859 00	4,606 17
Firemans Fund	San Francisco, Cal.	484 55	512 41	1,735 86	250 00	2,982 82
Firemens	Newark, N. J.	141 95	373 71	1,477 44	501 00	2,494 10
Franklin Fire	Philadelphia, Pa.		150 23	693 02	345 00	1,188 35
Girard F. and M.	Philadelphia, Pa.		124 21	592 81	221 00	938 02
Glens Falls	Glens Falls, N. Y.		163 14	787 24	114 00	1,064 38
Globe	Pittsburgh, Pa.		84 18	330 55	175 00	589 73
Globe and Rutgers	New York City		629 69	2,083 78	140 00	2,853 47
Globe National	Sioux City, Iowa				50 00	50 00
Granite State Fire	Portsmouth, N. H.	5 22	45 89	193 64	91 00	335 75
Great American	New York City	72 62	909 39	3,131 49	533 00	4,646 50
Guardian Fire	Salt Lake City, Utah	9 71	19 11	47 98	65 00	141 80
Hanover Fire	New York City	72 85	458 34	1,900 87	379 00	2,810 56
Hartford Fire	Hartford, Conn.		1,993 16	6,890 30	891 00	9,274 46
Henry Clay Fire	Lexington, Ky.	3 35	3 62	22 61	37 00	66 58
Home	New York City	263 32	1,241 27	4,773 11	572 00	6,852 70
Home F. and M.	San Francisco, Cal.		8 13	39 60	69 00	116 73
Hudson	New York City				67 00	67 00
Illinois Fire	Peoria, Ill.	53 68	20 13	107 38	171 00	352 19
Imperial Assurance	New York City		80 71	354 39	141 00	576 10
Ins. Co. of N. A.	Philadelphia, Pa.	907 99	1,039 33	3,595 82	951 00	6,494 14
Ins. Co. State of Pa.	Philadelphia, Pa.	69 63	202 64	808 42	281 00	1,361 69
Lumbermens	Philadelphia, Pa.		77 69	414 35	181 00	673 04

STOCK FIRE INSURANCE COMPANIES OF OTHER STATES—Concluded.

Name of Company	Location	State Tax	F. M. Tax	F. D. Dues	Fees	Total
Marquette Nat. Fire.....	Chicago, Ill.....	167 97	62 99	266 19	143 00	640 15
Maryland Motor Car.....	Wilmington, Del.....	72 16	16 64		49 00	137 80
Mass. F. and M.....	Boston, Mass.....		32 82	158 55	101 00	292 37
Mercantile.....	New York City.....	28 54	144 86	555 12	125 00	853 52
Mechanics.....	Philadelphia, Pa.....		61 93	301 57	159 00	522 50
Mechanics and Traders.....	New Orleans, La.....	136 99	93 09	375 30	203 00	808 38
Merchants Fire Assur. Corp.....	New York City.....	22 67	52 70	140 29	27 00	242 66
Merchants Nat. Fire.....	Chicago, Ill.....	180 46	67 68	225 88	27 00	501 02
Michigan Commercial.....	Lansing, Mich.....	592 01	164 05	556 43	25 00	1,337 49
Michigan F. and M.....	Detroit, Mich.....	258 79	143 79	795 71	145 00	1,343 29
Minneapolis F. and M.....	Minneapolis, Minn.....	445 38	169 05	455 02	347 00	1,416 45
Nat. Ben Franklin Fire.....	Philadelphia, Pa.....	129 18	205 52	761 40	387 00	1,483 10
National Liberty.....	New York City.....	76 12	417 23	1,904 34	247 00	2,644 69
National Trades Fire.....	Chicago, Ill.....	29 42	11 03	58 45	27 00	125 90
National Fire.....	Hartford, Conn.....		1,033 16	2,644 99	657 00	4,335 15
National Union Fire.....	Pittsburgh, Pa.....	763 39	451 77	1,194 37	547 00	2,956 53
New Jersey Fire.....	Newark, N. J.....	181 35	115 12	317 57	153 00	767 04
Newark Fire.....	Newark, N. J.....		139 92	697 70	243 00	1,080 62
New Brunswick Fire.....	New Brunswick, N. J.....		106 79	503 79	157 00	767 58
New Hampshire Fire.....	Manchester, N. H.....	65 65	397 40	2,053 82	601 00	3,117 87
New York National.....	Buffalo, N. Y.....		3 43	18 31	25 00	46 74
Niagara Fire.....	New York City.....	85 36	515 05	1,851 68	377 00	2,829 09
North River.....	New York City.....	1 60	182 21	740 15	136 00	1,059 96
Northern.....	New York City.....	39 29	245 52	1,270 35	135 00	1,690 16
N. W. Fire and Marine.....	Minneapolis, Minn.....	168 36	116 50	452 30	373 00	1,110 16
Old Colony.....	Boston, Mass.....	14 94	113 01	474 78	189 00	791 73
Orient.....	Hartford, Conn.....		283 53	1,249 14	198 00	1,730 67
Pacific Fire.....	New York City.....	512 80	175 53	423 34	63 00	1,174 67
Pennsylvania Fire.....	Philadelphia, Pa.....	654 81	557 13	1,759 48	549 00	3,520 42
Peoples Nat. Fire.....	Philadelphia, Pa.....		1 12	6 00	39 00	46 12
Phoenix.....	Hartford Conn.....		702 70	3,191 28	361 00	4,254 98
Pittsburgh Fire.....	Pittsburgh, Pa.....	36 41	36 41	194 19	93 00	323 60
Providence-Washington.....	Providence, R. I.....	542 11	485 50	1,568 44	635 00	3,231 05
Potomac.....	Washington, D. C.....	4 10	77		35 00	39 87
Queen Ins. Co.....	New York City.....	535 06	672 32	2,802 32	311 00	4,320 70
Reliance.....	Philadelphia, Pa.....	11 87	123 49	606 73	191 00	933 09
Republic Fire.....	Pittsburgh, Pa.....	55 36	39 57	116 11	101 00	312 04
Rhode Island.....	Providence, R. I.....		201 35	899 82	283 00	1,384 17
Safeguard.....	New York City.....	9 09	16 44	63 49	64 00	153 02
Sterling Fire.....	Indianapolis, Ind.....	197 46	61 62	349 80	126 00	734 88
Security Fire.....	Davenport, Iowa.....	315 35	185 56	736 22	319 00	1,556 13
Security.....	New Haven, Conn.....		426 74	1,577 75	305 00	2,309 49
Security.....	Cincinnati, Ohio.....	15 61	9 36	49 94	113 00	187 91
Springfield F. and M.....	Springfield, Mass.....	1,306 34	1,110 34	3,505 15	1,009 00	6,930 83
Standard Fire.....	Hartford, Conn.....		45 03	160 40	77 00	282 43
Star Ins. Co.....	New York City.....	37 70	74 53	281 22	150 00	543 45
St. Paul F. and M.....	St. Paul, Minn.....	1,367 39	623 90	1,960 04	1,015 00	4,966 33
Superior Fire.....	Pittsburgh, Pa.....		129 11	559 42	221 00	909 53
Twin City Fire.....	Minneapolis, Minn.....	132 03	226 17	1,076 18	521 00	1,955 38
United American.....	Pittsburgh, Pa.....	10 55	90 00	380 05	153 00	633 60
United States Fire.....	New York City.....	4 00	458 90	1,724 40	276 00	2,463 30
Union.....	Pittsburgh, Pa.....		7 47	45 78	85 00	138 45
Westchester Fire.....	New York City.....	50 47	787 62	1,700 48	531 00	3,069 57
Western Alliance.....	Chicago, Ill.....				142 00	142 00
Western.....	Pittsburgh, Pa.....		27 91	122 11	125 00	275 02
Wheeling Fire.....	Wheeling, W. Va.....	7 35	22 02	117 44	195 00	341 81
Total.....		\$15,043 02	\$30,144 59	\$107,159 01	\$28,971 00	\$181,317 62

MUTUAL FIRE INSURANCE COMPANIES OF OTHER STATES

Name of Company	Location	State Tax	F. M. Tax	F. D. Dues	Fees	Total
American Mut. Fire	Providence, R. I.		\$10 99	\$55 54	\$25 00	\$91 53
Atlantic Mut. Fire	Philadelphia, Pa.		1 32	7 01	54 00	62 33
Arkwright Mut. Fire	Boston, Mass.		64 13	342 01	25 00	431 14
Baltimore Mut. Fire	Baltimore, Md.	\$22 50	3 35	17 03	100 00	142 88
Blackstone Mut. Fire	Providence, R. I.		31 81	185 97	25 00	242 78
Boston Mfrs. Mut. Fire	Boston, Mass.		82 78	425 78	25 00	533 56
Central Mfrs. Mut.	Van Wert, Ohio.	113 17	79 99	446 46	39 00	678 62
Cotton and Woolen Mfrs.	Boston, Mass.		9 29	46 83	25 00	81 12
Druggists Mut. Ins. Assn.	Algona, Iowa				25 00	25 00
Enterprise Mut. Fire	Providence, R. I.		10 88	54 98	25 00	90 86
Fall River Mfrs. Mut.	Fall River, Mass.		19 33	99 97	25 00	144 30
Farmers Fire	York, Pa.	45 72	76 71	286 69	87 00	496 12
Firemensl Mut.	Providence, R. I.		64 75	395 38	25 00	485 13
Fitchburg Mut. Fire	Fitchburg, Mass.	61 66	19 40	91 85	29 00	201 91
Hope Mut. Fire	Providence, R. I.		19 25	104 78	25 00	149 03
Indiana Lumbermens Mut.	Indianapolis, Ind.	145 36	29 49	100 45	33 00	308 30
Industrial Mut.	Boston, Mass.		4 73	23 48	25 00	53 21
Keystone Mut. Fire	Philadelphia, Pa.		16 84	74 92	25 00	116 76
Liberty Mut.	Boston, Mass.				25 00	25 00
Lumber Mut. Fire	Boston, Mass.	1 84	36 20	155 01	27 00	220 05
Lumbermens Mut.	Mansfield, Ohio.	96 88	47 80	225 68	33 00	403 36
Manton Mut. Fire	Philadelphia, Pa.	6 85	12 95	62 19	25 00	106 99
Mfrs. Mut. Fire	Providence, R. I.		21 86	100 73	25 00	147 59
Mechanics Mut. Fire	Providence, R. I.		14 57	75 92	25 00	115 49
Mercantile Mut. Fire	Providence, R. I.		10 54	50 68	25 00	86 22
Merchants Mut. Fire	Providence, R. I.		16 45	95 75	25 00	137 20
Merchants Mut. Ins. Assn.	Redfield, So. Dak.				27 00	27 00
Michigan Millers Mut. Fire	Lansing, Mich.	164 28	52 92	206 38	26 00	449 58
Millers Mut. Fire Ins. Assn.	Alton, Ill.	91 19	34 20	150 02	93 00	368 41
Millers Mut. Fire	Ft. Worth, Texas	30 28	20 38	78 40	27 00	156 06
Millers National	Chicago, Ill.	517 30	172 04	684 84	159 00	1,533 18
Mill Owners Mut. Fire	Des Moines, Iowa	55 52	47 07	211 38	55 00	368 97
Mill Owners Mut. Fire	Chicago, Ill.	44 98	16 83	97 34	25 00	184 15
Minn. Implement Mut.	Owatonna, Minn.	71 96	85 00	382 01	33 00	571 97
Narragansett Mut. Fire	Providence, R. I.		3 93	21 94	25 00	50 87
National Mut. Assur.	Philadelphia, Pa.		6 03	27 78	25 00	58 81
N. W. Mut. Fire Assn.	Seattle, Wash.	19 13	36 64	164 08	32 00	251 85
Ohio Farmers	Le Roy, Ohio	437 98	199 23	956 64	203 00	1,796 85
Ohio Millers Mut. Fire	Canton, Ohio	333 91	110 97	443 09	29 00	916 97
Penna. Lbrmens Mut. Fire	Philadelphia, Pa.		20 26	96 94	25 00	142 20
Paper Mill Mut.	Boston, Mass.		5 78	30 82	25 00	61 60
Penna. Milers Mut. Fire	Wilkesbarre, Pa.	9 29	19 68	95 72	27 00	151 69
Philadelphia Mfrs. Mut. Fire	Philadelphia, Pa.		20 43	125 05	25 00	170 48
Protection Mut. Fire	Chicago, Ill.	60 79	22 87	122 71	25 00	231 37
Retail Hardware Mut. Fire	Minneapolis, Minn.	15 78	19 91	90 45	397 35	523 49
Rhode Island Mut. Fire	Providence, R. I.		28 73	134 33	25 00	188 06
Rubber Mfrs. Mut.	Boston, Mass.		9 08	46 71	25 00	80 79
Standard Mut. Fire	Philadelphia, Pa.		6 67	35 94	25 00	67 61
State Mut. Fire	Providence, R. I.		38 09	185 10	25 00	248 19
What Cheer Mut. Fire	Providence, R. I.		22 85	120 61	25 00	168 46
Worcester Mfrs. Mut.	Worcester, Mass.		20 28	105 80	25 00	151 08
Total		\$2,346 37	\$1,725 28	\$8,139 17	\$2,285 35	\$14,496 17

INTERINSURERS FIRE

Name of Company	Location	State Tax	F. M. Tax	F. D. Dues	Fees	Total
American Inter Ins. Exc.....	Kansas City, Mo.....		\$13 20	\$70 42	\$25 00	\$108 62
Canners Exc.....	Chicago, Ill.....	\$51 11	106 74	411 41	25 00	594 26
Druggists Ind. Exc.....	St. Louis, Mo.....	27	2 24	11 65	25 00	39 16
Lumber Mfrs. Inter Ins. Assn....	New York City.....	3 68	22 44	93 56	25 00	144 68
Lumbermens Und. Alliance.....	Kansas City, Mo.....		99 87	532 63	25 00	657 50
Mfr. Lbrmens Und.....	Kansas City, Mo.....	509 33	217 51	650 71	25 00	1,402 55
Mfr. Woodworkers Und.....	Chicago, Ill.....	319 80	136 98	410 74	25 00	892 52
New York Reciprocal Und.....	New York City.....		5 17	27 58	25 00	57 75
Reciprocal Exc.....	Kansas City, Mo.....		36 46	200 24	25 00	261 70
Sprinklered Risk Und.....	Chicago, Ill.....		10 51	56 08	25 00	91 59
Underwriters Exc.....	Chicago, Ill.....		9 51	50 72	25 00	85 23
Wholesale Grocery Subscribers..	Chicago, Ill.....		3 19	17 01	25 00	45 20
Total.....		\$884 19	\$663 82	\$2,532 75	\$300 00	\$4,380 76

LLOYDS INSURANCE COMPANIES

Name of Company	Location	State Tax	F. M. Tax	F. D. Dues	Fees	Total
American Lloyds.....	New York City.....		\$14 17	\$43 66	\$26 00	\$83 83
Great Western Lloyds.....	New York City.....		6 20	34 35	26 00	66 55
Nat. Und. of America.....	New York City.....		2 39	13 38	26 00	41 77
New York and Boston Lloyds....	New York City.....		3 48	19 08	26 00	48 56
United State Lloyds Inc.....	New York City.....	\$739 15	138 59		115 00	992 74
Union Underwriters.....	New York City.....		3 96	22 59	26 00	52 55
Individual Underwriters.....	New York City.....		4 44	23 71	25 00	53 15
Total.....		\$739 15	\$173 23	\$156 77	\$270 00	\$1,339 15

FOREIGN FIRE INSURANCE COMPANIES

Name of Company	Location	State Tax	F. M. Tax	F. D. Dues	Fees	Total
Abeille Fire	Paris, France				\$26 00	\$26 00
Atlas Assurance Co.	London, England	\$1,419 70	\$269 21	\$1,113 61	174 00	2,973 52
British American Assur. Co.	Toronto, Canada	461 36	86 51	463 51	88 00	1,099 38
Caledonian Ins. Co.	Edinburgh, Scotland	466 62	87 70	436 70	95 00	1,086 02
Century Ins. Co.	Edinburgh, Scotland	6 48	1 21	15 08	27 00	49 77
Commercial Union Assur	London, England	3,399 32	637 37	2,573 33	382 00	6,992 02
Eagle Star and British Dom.	London, England	108 09	20 25	91 89	40 00	260 23
General Fire Assur	Paris, France	323 73	60 70	299 76	48 00	732 19
Law Union and Rock	London, England	220 93	41 42	220 93	78 00	561 28
L. and L. and Globe	Liverpool, England	4,303 28	806 86	2,419 99	407 00	7,937 13
London Assur. Corp	London, England	624 18	117 04	512 37	127 00	1,380 59
London and Lancashire	Liverpool, England	2,400 88	450 15	1,649 01	236 00	4,736 04
Nationale Fire	Paris, France	218 69	41 00	211 33	48 00	519 02
Netherlands Fire and Life	The Hague, Holland	591 11	110 83	544 56	103 00	1,349 50
Northern Assurance	London, England	2,159 77	404 95	1,657 22	263 00	4,484 94
New Zealand Ins. Co.	Auckland, N. Z.				25 00	25 00
No. British and Merc.	London, England	2,632 07	493 50	2,065 89	255 00	5,446 46
Norwich Union Fire	Norwich, England	1,461 48	274 04	1,184 02	186 00	3,105 54
Palatine Ins. Co.	London, England	1,266 74	237 54	1,146 61	157 00	2,807 89
Patriotic Assurance	Dublin, Ireland	113 34	21 24	81 72	58 00	274 30
Phoenix Fire	Paris, France	197 05	36 95	173 33	56 00	463 33
Phoenix Assurance	London, England	1,747 83	327 72	1,490 51	218 00	3,784 06
Royal Exchange	London, England	861 73	161 51	757 71	145 00	1,925 95
Royal Ins. Co.	Liverpool, England	4,144 80	777 16	2,662 48	395 00	7,979 44
Scottish Union and National	Edinburgh, Scotland	1,775 00	332 80	1,358 30	165 00	3,631 10
State Assurance	Liverpool, England	394 65	74 00	346 99	42 00	857 64
Sun Ins. Office	London, England	1,838 62	344 75	1,532 02	204 00	3,919 39
Scandinavian Am. Assur. Corp.	Christiania, Norway	1 50	28		50 00	51 78
Svea Fire and Life	Gothenburg, Sweden	721 43	135 27	621 21	199 00	1,676 91
Tokio Marine and Fire	Tokio, Japan	94 15	16 46	49 72	123 00	283 33
Union Assurance Soc	London, England	420 12	78 78	283 19	60 00	842 09
Union Fire	Paris, France	163 66	32 71	132 76	52 00	381 13
Urbaine Fire	Paris, France	446 10	83 64	141 51	35 00	706 25
United British	London, England	117 10	33 80	63 21	69 00	283 11
Union Ins. Soc.	Canton, China				77 10	77 10
Western Assurance	Toronto, Canada	1,039 03	194 82	814 58	146 00	2,194 43
Yorkshire	York, England	476 82	89 40	237 41	50 00	853 63
Total		\$36,617 36	\$6,878 57	\$27,352 46	\$4,909 10	\$75,757 49

FOREIGN MARINE INSURANCE COMPANIES

Name of Company	Location	State Tax	F. M. Tax	F. D. Dues	Fees	Total
British and Foreign Marine	Liverpool, England	\$22 50	\$4 22		\$26 00	\$52 72
Indemnity Mut. Marine	London, England	14 05	2 64		38 00	54 69
Marine Ins. Co.	London, England	315 86	58 33		44 00	418 19
Standard Marine	London, England	6 53	1 21		29 00	36 74
Union Marine	Liverpool, England	46 98	8 82		46 00	101 80
Total		\$405 92	\$75 22		\$183 00	\$664 14

WISCONSIN LIFE INSURANCE COMPANIES

Name of Company	Location	Taxes	Fees	Total
Great Northern Life.....	Wausau, Wis.....	\$1,590 87	\$307 37	\$1,898 24
Guardian Life.....	Madison, Wis.....	1,104 40	301 81	1,406 21
N. W. Mutual Life.....	Milwaukee, Wis.....	564,651 63	17,405 60	582,057 23
Old Line Life.....	Milwaukee, Wis.....	2,670 64	692 74	3,363 38
Wisconsin Life.....	Madison, Wis.....	742 12	201 14	943 26
Wisconsin National Life.....	Oshkosh, Wis.....	1,859 50	589 88	2,449 38
Total.....		\$572,619 16	\$19,498 54	\$592,117 70

LIFE INSURANCE COMPANIES OF OTHER STATES

Aetna Life.....	Hartford, Conn.....		\$492 00	\$492 00
Bankers' Life.....	Des Moines, Iowa.....	\$9,020 00	241 00	9,261 00
Central Life.....	Des Moines, Iowa.....	13,951 24	357 00	14,308 24
Connecticut Mutual Life.....	Hartford, Conn.....		25 00	25 00
Equitable Life.....	New York City.....	5,282 15	316 00	5,598 15
Fidelity Mutual Life.....	Philadelphia, Pa.....		25 00	25 00
Franklin Life.....	Springfield, Ill.....		143 47	143 47
Metropolitan Life.....	New York City.....	20,298 49	287 00	20,585 49
Massachusetts Mutual Life.....	Springfield, Mass.....	1,850 36	237 00	2,087 36
Mutual Life.....	New York City.....	10,333 04	204 00	10,537 04
Mutual Trust Life.....	Chicago, Ill.....		491 00	491 00
Maryland Assurance Corp.....	Baltimore, Md.....	24 96	359 00	383 96
National Life U. S. of A.....	Chicago, Ill.....		25 00	25 00
National Life.....	Montpelier, Vt.....		25 00	25 00
New England Mutual Life.....	Boston, Mass.....	4,662 81	425 00	5,087 81
New York Life.....	New York City.....	21,124 15	182 00	21,306 15
North American Life.....	Chicago, Ill.....		435 00	435 00
North American Life & Casualty.....	Minneapolis, Minn.....		377 00	377 00
Old Colony Life.....	Chicago, Ill.....		25 00	25 00
Pacific Mutual Life.....	Los Angeles, Cal.....		25 00	25 00
Penn Mutual Life.....	Philadelphia, Pa.....	4,954 90	151 00	5,105 90
Prudential Life.....	Newark, N. J.....		1,281 00	1,281 00
Security Mutual Life.....	Binghamton, N. Y.....	318 94	42 00	360 94
Surety Fund Life.....	Minneapolis, Minn.....		391 00	391 00
Travelers.....	Hartford, Conn.....		555 00	555 00
Union Central Life.....	Cincinnati, Ohio.....		25 00	25 00
Total.....		\$91,821 04	\$7,141 47	\$98,962 51

MISCELLANEOUS MUTUAL FIRE INSURANCE COMPANIES

Name of Company	Location	F. M. Tax	F. D. Dues	Fees	Total
Badger State Ltd. M. Auto Ins. Co.	Rhineland, Wis.		\$25 14	\$34 57	\$59 71
Wisconsin Church Mut. Fire	Merrill, Wis.		50 35		50 35
Wisconsin Ltd. Mut. Fire	Milwaukee, Wis.		42 67		42 67
New Cyclone and Fire Mutual	Rhineland, Wis.			20 12	20 12
Total			\$118 16	\$54 69	\$172 85

MUTUAL HAIL AND CYCLONE INSURANCE COMPANIES

Name of Company	Location	State Tax	F. M. Tax	F. D. Dues	Fees	Total
St. Paul M. H. & C. Ins. Co.	St. Paul, Minn.	\$700 23	\$131 30		\$91 00	\$922 53

WISCONSIN MUTUAL TOWN INSURANCE COMPANIES

Name of Company	Location	Fire Dept.	Dues
Arlington Mutual Fire	Arlington, Wis.		\$9 84
Aurora Fire	Wautoma, Wis.		11 93
Blue Mounds Fire and Lightning	Mt. Horeb, Wis.		7 70
Burnett & Beaver Dam Farmers Mutual	Beaver Dam, Wis.		1 65
Calumet County Mutual Fire	New Holstein, Wis.		3 63
Cedarburg Mutual Fire	Cedarburg, Wis.		38 28
Cicero Mutual Fire	Seymour, Wis.		3 33
Crawford County Farmers Mutual	Mt. Sterling, Wis.		2 02
Crystal Lake Farmers Mutual	Neshkoro, Wis.		3 75
Elba Mutual Fire	Reeseville, Wis.		1 68
Etttrick Scandinavian Mutual	Etttrick, Wis.		11 75
Farmers Equity Town Mutual	Forest Junction, Wis.		1 41
Farmers Home Mutual	Hortonville, Wis.		2 83
Farmers Mutual Fire—Harmony	Milton Junction, Wis.		12 77
Farmers Mutual Fire—Sugar Creek	Elkhorn, Wis.		77
Farmers Mutual Fire—Troy	East Troy, Wis.		92
Farmers Mutual Fire—Union	Evansville, Wis.		1 72
Farmers Mutual Fire—Yorkville	Union Grove, Wis.		1 03
Fountain City Mutual Fire	Fountain City, Wis.		52
German Mutual Fire—Auburn	Kewaskum, Wis.		8 33
Little Black Farmers Mutual Fire	Stetsonville, Wis.		41
Luck Mutual Fire	Luck, Wis.		09
Maple Valley Mutual Home Fire	Lena, Wis.		1 70
McMillan Grange Mutual Fire	Marshfield, Wis.		1 22
Middleton Fire and Lightning	Middleton, Wis.		19 27
Mt. Morris Norwegian Mutual	Wautoma, Wis.		3 47
Mt. Pleasant Mutual Fire	Monticello, Wis.		1 12
Oregon Mutual Fire	Oregon, Wis.		1 66
Rosendale Insurance Company	Rosendale, Wis.		37
Saukville Mutual Fire	Saukville, Wis.		63 44
Scandinavian Mutual Town	Manitowish, Wis.		90
Shelby Farmers Mutual Fire	La Crosse, Wis.		2 79
Town of Belgium Mutual Fire	Belgium, Wis.		48
Town of Herman Mutual Fire	Plymouth, Wis.		3 72
Town of Jefferson Mutual Fire	Helenville, Wis.		1 76
Town of Watertown Mutual Fire	Watertown, Wis.		72
Trade Lake Town Mutual Fire	Frederic, Wis.		1 25
Wrightstown and Morrison Farmers Mutual	Greenleaf, Wis.		6 84
Total			\$237 07

WISCONSIN STOCK CASUALTY COMPANIES

Name of Company	Location	Taxes	Fees	Total
Midland Casualty Co.....	Green Bay, Wis.....	\$618 54	\$158 40	\$776 94
Old Line Life (Casualty Dept.)...	Milwaukee, Wis.....	812 42	178 00	990 42
Time Ins. Co.....	Milwaukee, Wis.....	5,238 61	333 00	5,571 61
Wis. National Life (Cas. Dept.)...	Oshkosh, Wis.....	1,021 00	101 00	1,122 00
Wis. Acci. and Health Ins. Co.....	Milwaukee, Wis.....	1,061 21	338 90	1,400 11
Total.....		\$8,751 78	\$1,109 30	\$9,861 08

CASUALTY AND SURETY COMPANIES OF OTHER STATES

Aetna Casualty and Surety.....	Hartford, Conn.....	\$1,158 90	\$139 50	\$1,298 40
Aetna Life (Acci. Dept.).....	Hartford, Conn.....	6,366 55	253 00	6,624 55
American Automobile.....	St. Louis, Mo.....	3,020 49	203 00	3,223 49
American Bonding and Casualty	Sioux City, Iowa.....	716 81	144 00	860 81
American Credit Ind.....	New York City.....	525 95	26 00	551 98
American Old Line.....	Lincoln, Nebr.....	37 00	25 00	62 00
American Reinsurance.....	Huntingdon, Pa.....		50 00	50 00
American Surety.....	New York City.....	1,698 12	340 50	2,038 62
American Indemnity.....	Galveston, Texas.....	188 21	60 50	248 71
Bankers Casualty.....	Minneapolis, Minn.....	1,155 04	213 00	1,368 04
Bankers Accident.....	Des Moines, Iowa.....	273 29	61 00	334 29
Central Business Mens Assur.....	Chicago, Ill.....		139 00	139 00
Chicago Bonding and Ins.....	Chicago, Ill.....	1,054 74	149 50	1,204 24
Continental Casualty.....	Hammond, Ind.....	4,032 11	751 00	4,783 11
Employers Liab. Assur. Corp.....	London, Eng.....	4,970 40	92 00	5,062 40
Equitable Life (Acci. Dept.).....	New York City.....		52 00	52 00
Fidelity and Casualty.....	New York City.....	5,661 29	370 00	6,031 29
Fidelity and Deposit.....	Baltimore, Md.....	1,309 50	400 00	1,709 50
General Accident F. & L.....	Perth, Scotland.....	4,967 96	117 00	5,084 96
Georgia Casualty.....	Macon, Ga.....	1,636 36	355 00	1,991 36
Globe Indemnity.....	New York City.....	1,374 05	149 50	1,523 55
Great Western Accident.....	Des Moines, Iowa.....	14 81	35 00	49 81
Hartford Acci. and Ind.....	Hartford, Conn.....	2,347 85	130 00	2,477 85
Hartford S. B. Insp. and Ins.....	Hartford, Conn.....	596 79	175 00	1,071 79
Indemnity Co. of America.....	St. Louis, Mo.....	314 71	57 00	371 71
Iowa Bonding and Casualty.....	Des Moines, Iowa.....	61 93	59 00	120 93
Inter Ocean Cas.....	Indianapolis, Ind.....	167 64	49 00	216 64
Kansas Cas. and Surety.....	Wichita, Kans.....	2,124 85	186 00	2,310 85
Lloyds Plate Glass.....	New York City.....	474 79	207 00	681 79
London Guar. and Acci.....	London, Eng.....	5,903 28	140 00	6,043 28
London and Lancashire Ind.....	New York City.....	235 35	42 00	277 35
Loyal Protection.....	Boston, Mass.....	81 09	25 00	106 09
Maryland Assur. Corp.....	Baltimore, Md.....	1,167 20	191 00	1,358 20
Maryland Casualty.....	Baltimore, Md.....	5,658 80	407 50	6,066 30
Mass. Bonding and Ins.....	Boston, Mass.....	1,494 27	298 50	1,792 77
Metropolitan Casualty.....	New York City.....	422 01	177 00	599 01
Metropolitan Life (Acci. Dept.).....	New York City.....	74 77	25 00	99 77
Merchants Life and Casualty.....	Minneapolis, Minn.....	197 34	119 00	316 34
Medical Protective.....	Ft. Wayne, Ind.....	221 30	31 00	252 30
Masonic Protective Assn.....	Worcester, Mass.....	38 40	79 00	117 40
National Casualty.....	Detroit, Mich.....	184 32	76 00	260 32
National Surety.....	New York City.....	1,281 38	340 50	1,621 88
New Jersey Plate Glass.....	Newark, N. J.....	398 87	61 00	459 87
New York Plate Glass.....	New York City.....	262 22	131 00	393 22
New Amsterdam Casualty.....	New York City.....	553 96	83 50	637 46
North American Accident.....	Chicago, Ill.....	410 08	103 00	513 08
North Am. Life and Casualty.....	Minneapolis, Minn.....	173 03	37 00	210 03
Ocean Acci. and Guar.....	London, Eng.....	3,825 09	76 00	3,901 09
Pacific Mut. Life (Acci. Dept.).....	Los Angeles, Cal.....	383 24	39 00	422 24
Preferred Accident.....	New York City.....	700 38	50 00	750 38
Ridgely Protective Assn.....	Worcester, Mass.....	57 75	33 00	90 75
Republic Casualty.....	Pittsburgh, Pa.....	246 63	37 00	283 63
Royal Indemnity.....	New York City.....	1,907 95	124 00	2,031 95
Standard Accident.....	Detroit, Mich.....	4,211 29	167 00	4,378 29
Travelers (Acci. Dept.).....	Hartford, Conn.....	13,886 38	452 00	14,338 38
Travelers Indemnity.....	Hartford, Conn.....	937 45	218 00	1,155 45
Travelers Equitable.....	Minneapolis, Minn.....	36 52	82 00	118 52
U. S. Casualty.....	New York City.....	394 28	43 00	437 28
U. S. Fidelity and Guar.....	Baltimore, Md.....	2,258 19	338 50	2,596 69
Western Casualty.....	Chicago, Ill.....	394 62	25 00	419 62
Western Automobile Ind.....	Fort Sectt, Kans.....	253 75	113 00	366 75
Zurich Gen. Acci. and Liab.....	Zurich, Switzerland.....	7,927 83	54 00	7,981 83
Total.....		\$102,729 19	\$9,212 00	\$111,941 19

FRATERNAL BENEFICIAL SOCIETIES

Name of Company	Location	Fees
Aid Assn. for Lutherans.....	Appleton, Wis.....	\$195 50
Ancient Order United Workmen.....	Des Moines, Iowa.....	746 21
Beavers Reserve Fund.....	Madison, Wis.....	26 00
Beavers National Mutual Benefit.....	Madison, Wis.....	45 00
Bohemian R. C. C. Union.....	Milwaukee, Wis.....	25 00
Brith Abraham (Ind. Order).....	New York City.....	25 00
Brith Abraham (U. S. Grand Lodge).....	New York City.....	25 00
Brotherhood All Ry. Employees.....	Chicago, Ill.....	25 00
Brotherhood Am. Yeomen.....	Des Moines, Iowa.....	25 00
Catholic Family Prot.....	Milwaukee, Wis.....	25 00
Catholic Order Foresters.....	Chicago, Ill.....	25 00
Catholic Relief and Benefit Association.....	Auburn, N. Y.....	25 00
Columbian Circle.....	Chicago, Ill.....	25 00
Court of Honor.....	Springfield, Ill.....	25 00
Concordia Mutual Aid Society.....	Milwaukee, Wis.....	25 00
Catholic Knights.....	Milwaukee, Wis.....	5 10
Danish Brotherhood.....	Omaha, Nebr.....	25 00
Daughters of Norway.....	Minneapolis, Minn.....	25 00
Degree of Honor.....	Sioux City, Iowa.....	25 00
Employers Mutual Benefit.....	Milwaukee, Wis.....	40 00
Equitable Fraternal Union.....	Neenah, Wis.....	33 00
Farmers Life.....	Humbird, Wis.....	25 00
Fraternal Reserve Association.....	Oshkosh, Wis.....	26 00
Fraternal Brotherhood.....	Los Angeles, Cal.....	25 00
Gr and Carniolan Slavonic Catholic Union.....	Joliet, Ill.....	25 00
G. U. G. Germania.....	Milwaukee, Wis.....	25 00
Ind. Western Star Order.....	Chicago, Ill.....	25 00
Knights of the White Cross.....	Milwaukee, Wis.....	35 00
Knights of Columbus.....	New Haven, Conn.....	25 00
Knights of Pythias.....	Indianapolis, Ind.....	25 00
Ladies Catholic Benefit Association.....	Erie, Pa.....	25 00
Loyal American Life Association.....	Chicago, Ill.....	25 00
Lutheran Mutual Aid Society.....	Waverly, Iowa.....	25 00
Maccabees (Womans Benefit Association).....	Port Huron, Mich.....	25 00
Maccabees.....	Detroit, Mich.....	25 00
Masonic Mutual Life Association.....	Washington, D. C.....	25 00
Modern Brotherhood.....	Mason City, Iowa.....	25 00
Modern Woodmen.....	Rock Island, Ill.....	25 00
Mystic Workers.....	Fulton, Ill.....	25 00
National Croatian Society.....	Pittsburgh, Pa.....	25 00
National Fraternal Soc. of the Deaf.....	Chicago, Ill.....	25 00
National Union.....	Toledo, Ohio.....	25 00
National Slovak Society.....	Pittsburgh, Pa.....	50 00
Order Mutual Protection.....	Chicago, Ill.....	25 00
Order U. C. Travelers.....	Columbus, Ohio.....	25 00
Plattdeutsche Grot Gilde.....	Chicago, Ill.....	25 00
Polish Association.....	Milwaukee, Wis.....	50 00
Polish Federation.....	Milwaukee, Wis.....	40 00
Polish National Alliance.....	Chicago, Ill.....	25 00
Progressive Order of the West.....	St. Louis, Mo.....	25 00
Railway Mail Association.....	Portsmouth, N. H.....	25 00
Royal Arcanum.....	Boston, Mass.....	25 00
Royal League.....	Chicago, Ill.....	25 00
Royal Neighbors of America.....	Rock Island, Ill.....	25 00
Scandinavian American Fraternity.....	Eau Claire, Wis.....	93 20
Slavonic Mutual Benefit Society.....	Chicago, Ill.....	25 00
Sons of Norway.....	Minneapolis, Minn.....	25 00
South Slavic Benefit Union.....	Milwaukee, Wis.....	25 00
Supreme Tribe Ben Hur.....	Crawfordsville, Ind.....	25 00
Travelers Protective Association.....	St. Louis, Mo.....	25 00
United Aid.....	Sheboygan, Wis.....	25 00
United Danish Societies.....	Racine, Wis.....	75 00
United Order of Foresters.....	Milwaukee, Wis.....	25 50
Wis. Widow and Orphan Donation Society.....	Mayville, Wis.....	25 00
Western Bohemian Fraternal Association.....	Cedar Rapids, Iowa.....	25 00
Womens Catholic Order Foresters.....	Chicago, Ill.....	25 00
Woodmen Circle.....	Omaha, Nebr.....	25 00
Woodmen of the World.....	Omaha, Nebr.....	25 00
Total.....		\$2,810 51

ASSESSMENT ACCIDENT ASSOCIATIONS

Name of Company	Location	Taxes	Fees	Total
Business Mens Accident Assur.....	Kansas City, Mo.....		\$64 00	\$64 00
Inter State B. M. Acci. Assn.....	Des Moines, Iowa.....		71 00	71 00
Travelers Equitable Ind.....	Minneapolis, Minn.....		16 00	16 00
Woodmen Accident Assn.....	Lincoln, Nebr.....		55 00	55 00
Total.....			\$206 00	\$206 00

MUTUAL CASUALTY COMPANIES

Name of Company	Location	Taxes	Fees	Total
American Mutual Liability.....	Boston, Mass.....	\$841 40	\$31 00	\$872 40
Automobile Liability.....	Milwaukee, Wis.....		300 04	300 04
Autoist Mutual.....	Chicago, Ill.....	21 02	35 00	56 02
Bankers Ltd. Mut. Cas.....	Milwaukee, Wis.....		69 97	69 97
Employers Mut. Liab.....	Wausau, Wis.....		204 40	204 40
Lumbermens Mutual Casualty.....	Chicago, Ill.....	1,392 68	37 00	1,429 68
Integrity Mutual Cas.....	Chicago, Ill.....	237 48	77 25	314 73
Wisconsin Mutual Liability.....	Milwaukee, Wis.....		143 74	143 74
Wis. Hardware Ltd. Mut. Liab.....	Stevens Point, Wis.....		50	50
Total.....		\$2,492 58	\$898 90	\$3,391 48

MUTUAL LIVE STOCK INSURANCE COMPANIES

Name of Company	Location	Taxes	Fees	Total
Capital Live Stock.....	Topeka, Kansas.....		\$168 00	\$168 00
Western Live Stock.....	Peoria, Ill.....	\$59 59	77 00	136 59
Total.....		\$59 59	\$245 00	\$304 59

INTERINSURERS CASUALTY

Name of Company	Location	Taxes	Fees	Total
Associated Employers Reciprocal.....	Chicago, Ill.....	\$2,523 40	\$25 00	\$2,548 40
Belt Automobile Ind. Assn.....	El Paso, Ill.....	1,235 81	83 00	1,318 81
Casualty Reciprocal Exchange.....	Kansas City, Mo.....	105 04	25 00	130 04
Employers Ind. Corp.....	Kansas City, Mo.....	253 06	51 00	304 06
Nat. Auto Owner Inter Ins. Assn.....	Gladstone, Mich.....	134 04	28 00	162 04
Utilities Indemnity Exc.....	St. Louis, Mo.....	131 95	29 00	160 95
Total.....		\$4,383 30	\$241 00	\$4,624 30

CITY AND VILLAGE MUTUAL FIRE INSURANCE COMPANIES

Name of Company	Location	F. D. Dues	Fees	Total
Alma Mutual Fire.....	Alma, Wis.....	\$4 04		\$4 04
Baraboo Mutual Fire.....	Baraboo, Wis.....	21 57		21 57
Bower City Mutual.....	Janesville, Wis.....	138 94		138 94
Capital City Mutual.....	Madison, Wis.....	176 09		176 09
Citizens Mutual Fire.....	Janesville, Wis.....	339 80		339 80
City of Plymouth Mut. Fire.....	Plymouth, Wis.....	31 82		31 82
Cream City Mut. Fire.....	Milwaukee, Wis.....	370 52		370 52
De Forest Mut. Fire.....	De Forest, Wis.....	202 50		202 50
Druggists Mut. Fire.....	Milwaukee, Wis.....	61 28		61 28
Economical Mut. Fire.....	Fountain City, Wis.....	13 81		13 81
Furniture Dealers Mut. Fire.....	Milwaukee, Wis.....	109 89		109 89
German Mut. Fire Aid Soc.....	Sheboygan, Wis.....	5 27		5 27
German Mut. Fire.....	Manitowoc, Wis.....	12 72		12 72
Grant County Mut. Fire.....	Bloomington, Wis.....	51 09		51 09
Iowa County Mut. Fire.....	Mineral Point, Wis.....	109 06		109 06
Kewaskum Mut. Fire.....	Kewaskum, Wis.....	398 35		398 35
La Crosse Mut. Fire.....	La Crosse, Wis.....	99 47		99 47
Manitowoc Mut. Fire.....	Manitowoc, Wis.....	367 73		367 73
Mayville Mut. Fire.....	Mayville, Wis.....	212 47		212 47
Memomnie Mutual Fire.....	Memomnie, Wis.....	33 56		33 56
Milwaukee Mutual Fire.....	Milwaukee, Wis.....	147 78		147 78
Mutual Fire.....	Bloomington, Wis.....	17 72		17 72
Neshkoro Mutual Fire.....	Neshkoro, Wis.....	7 26		7 26
N. W. Cheesemakers Mut. Fire.....	Juneau, Wis.....	24 92		24 92
Portage Mutual Fire.....	Portage, Wis.....	22 16		22 16
Richland County Mut. Fire.....	Lone Rock, Wis.....	17 72		17 72
River Falls City Mutual Fire.....	River Falls, Wis.....	8 92		8 92
Retail Lumbermens Mut. Fire.....	Milwaukee, Wis.....	176 44	\$95 50	271 94
Sheboygan Falls Mut. Fire.....	Sheboygan Falls, Wis.....	438 28		438 28
Theresa Village Mutual Fire.....	Theresa, Wis.....	311 18		311 18
Village of Waukesha Mut. Fire.....	Waukesha, Wis.....	54 15		54 15
Watertown City Mutual.....	Watertown, Wis.....	92 35		92 35
Total.....		\$4,078 86	\$95 50	\$4,174 36

RECAPITULATION

Classification	State Tax	F. M. Tax	F. D. Dues	Fees	Total
Wis. Stock Fire Companies.....	\$12,278 45	\$2,302 24	\$9,194 74	\$2,612 48	\$26,387 91
Wis. Mutual Fire Companies.....	1,136 93	213 16	4,037 57	205 00	5,592 66
Stock Fire Companies of other states.....	15,043 02	30,144 59	107,159 01	28,971 00	181,317 62
Mutual Fire Companies of other states.....	2,346 37	1,725 28	8,139 17	2,285 35	14,496 17
Inter Insurers Fire.....	884 19	663 82	2,532 75	300 00	4,380 76
Lloyds Ins. Companies.....	739 15	173 23	156 77	270 00	1,339 15
Foreign Fire Companies.....	36,617 36	6,878 57	27,352 46	4,909 10	75,757 49
Foreign Marine Companies.....	405 92	75 22		183 00	664 14
Surplus Line Ins.....	309 02	57 86	163 38		530 26
Total Fire and Marine Companies.....	\$69,760 41	\$42,233 97	\$158,735 85	\$39,735 93	\$310,466 16
Life Companies.....	\$664,440 20			\$26,640 01	\$691,080 21
Surety and Casualty Companies.....	113,973 55			11,220 20	125,193 75
Assessment Accident Associations.....				206 00	206 00
Fraternal Beneficial Societies.....				2,810 51	2,810 51
Live Stock Companies.....	59 59			245 00	304 59
Hail and Cyclone Companies.....	700 23	\$131 30		91 00	922 53
City and Village Companies.....			\$4,078 86	95 50	4,174 36
Town Mutual Companies.....			237 07		237 07
Interinsurers Casualty.....	4,383 30			241 00	4,624 30
Miscellaneous Mutuals.....			118 16	54 69	172 85
Miscellaneous Cash.....				812 36	812 36
Life Fund.....				13,282 84	13,282 84
Total.....	\$853,317 28	\$42,365 27	\$163,169 94	\$95,435 04	\$1,154,287 53

FINANCIAL STATEMENT

STATEMENT OF MONTHLY RECEIPTS OF THE DEPARTMENT OF INSURANCE FOR THE FISCAL YEAR ENDING JUNE 30, 1919.

July.....	1918.....	\$2,370 70
August.....	1918.....	2,736 10
September.....	1918.....	1,934 34
October.....	1918.....	2,169 72
November.....	1918.....	6,185 14
December.....	1918.....	2,209 94
January.....	1919.....	6,983 65
February.....	1919.....	232,768 10
March.....	1919.....	351,989 68
April.....	1919.....	15,661 88
May.....	1919.....	27,214 43
June.....	1919.....	2,063 85
Total.....		<u>\$1,154,287 53</u>

PAYMENTS TO STATE TREASURER DURING FISCAL YEAR ENDING JUNE 30, 1919

No. of re- ceipt	Date	Amount	No. of re- ceipt	Date	Amount
	1918			1918	
9768	July 5.....	\$148 81	11914	Nov. 30.....	\$4005 56
9769	July 5.....	300 49	11915	Nov. 30.....	130 50
9770	July 5.....	146 00	11916	Nov. 30.....	201 83
9897	July 11.....	151 09	12077	Dec. 9.....	105 50
9898	July 11.....	149 50	12078	Dec. 9.....	256 37
9928	July 15.....	96 79	12120	Dec. 11.....	42 01
9929	July 15.....	125 00	12121	Dec. 11.....	50 00
10023	July 22.....	136 50	12156	Dec. 13.....	62 50
10038	July 23.....	294 53	12161	Dec. 14.....	38 64
10097	July 25.....	141 22	12187	Dec. 17.....	395 72
10098	July 25.....	178 00	12188	Dec. 17.....	68 00
10191	July 31.....	328 27	12211	Dec. 17.....	39 00
10192	July 31.....	174 50	12212	Dec. 17.....	72 28
10235	Aug. 5.....	221 59	12243	Dec. 19.....	61 00
10286	Aug. 5.....	7 00	12244	Dec. 19.....	110 76
10287	Aug. 5.....	140 00	12262	Dec. 21.....	218 35
10388	Aug. 9.....	166 27	12263	Dec. 21.....	40 50
10389	Aug. 9.....	113 00	12357	Dec. 28.....	80 25
10458	Aug. 14.....	203 26	12358	Dec. 28.....	120 00
10459	Aug. 14.....	334 85	12390	Dec. 31.....	321 32
10460	Aug. 14.....	115 00	12391	Dec. 31.....	50 74
10504	Aug. 19.....	132 97	12392	Dec. 31.....	77 00
10505	Aug. 19.....	3 40			
10506	Aug. 19.....	134 00		1919	
10564	Aug. 23.....	89 45		Jan. 6.....	150 99
10565	Aug. 23.....	291 30	132	Jan. 6.....	194 47
10566	Aug. 23.....	3 44	133	Jan. 6.....	197 50
10567	Aug. 23.....	135 00	134	Jan. 13.....	181 62
10595	Aug. 26.....	93 00	339	Jan. 13.....	5 10
10596	Aug. 26.....	62 22	340	Jan. 13.....	99 50
10662	Aug. 31.....	335 74	341	Jan. 18.....	717 55
10663	Aug. 31.....	1 61	436	Jan. 18.....	237 19
10664	Aug. 31.....	153 00	437	Jan. 18.....	79 00
10753	Sept. 9.....	196 55	438	Jan. 18.....	125 27
10754	Sept. 9.....	130 00	544	Jan. 24.....	102 50
10851	Sept. 14.....	1 18	545	Jan. 28.....	55 52
10852	Sept. 14.....	132 00	603	Jan. 28.....	52 85
10853	Sept. 14.....	159 52	604	Jan. 28.....	1057 80
10889	Sept. 19.....	1 66	605	Jan. 28.....	95 50
10890	Sept. 19.....	113 68	606	Jan. 28.....	141 00
10891	Sept. 19.....	245 00	607	Jan. 28.....	104 75
10914	Sept. 23.....	101 30	608	Jan. 31.....	790 41
10915	Sept. 23.....	122 00	713	Jan. 31.....	190 99
10965	Sept. 28.....	247 48	714	Jan. 31.....	1814 40
10966	Sept. 28.....	241 10	715	Jan. 31.....	143 74
10967	Sept. 28.....	146 00	716	Jan. 31.....	446 00
10991	Sept. 30.....	52 87	717	Feb. 3.....	3739 75
10992	Sept. 30.....	44 00	753	Feb. 3.....	1161 20
11135	Oct. 5.....	291 55	754	Feb. 3.....	5636 99
11146	Oct. 7.....	127 00	755	Feb. 3.....	137 55
11257	Oct. 12.....	172 65	756	Feb. 3.....	42 24
11258	Oct. 12.....	419 70	757	Feb. 3.....	1947 50
11259	Oct. 12.....	105 00	758	Feb. 6.....	2288 73
11323	Oct. 18.....	131 48	915	Feb. 6.....	786 25
11324	Oct. 18.....	137 00	916	Feb. 6.....	3314 59
11376	Oct. 23.....	235 29	917	Feb. 6.....	101 10
11377	Oct. 23.....	132 00	918	Feb. 6.....	7477 00
11442	Oct. 28.....	98 00	919	Feb. 8.....	10362 59
11516	Oct. 31.....	59 50	962	Feb. 8.....	1283 74
11517	Oct. 31.....	260 55	963	Feb. 8.....	4945 70
11601	Nov. 6.....	394 54	964	Feb. 8.....	127 71
11602	Nov. 6.....	226 37	965	Feb. 8.....	2809 00
11603	Nov. 6.....	111 00	966	Feb. 11.....	7190 74
11652	Nov. 12.....	398 74	1015	Feb. 11.....	4378 63
11653	Nov. 12.....	117 00	1016	Feb. 11.....	15249 40
11737	Nov. 18.....	4 36	1017	Feb. 11.....	120 86
11738	Nov. 18.....	215 70	1018	Feb. 11.....	3495 50
11739	Nov. 18.....	124 50	1019	Feb. 11.....	2552 80
11811	Nov. 23.....	182 04	1065	Feb. 13.....	1261 23
11812	Nov. 23.....	118 00	1066	Feb. 13.....	

No. of re- ceipt.	Date		Amount	No. of re- ceipt.	Date		Amount
	1919				1919		
1067	Feb.	13.	\$4336 08	1994	Mch.	17.	\$1584 02
1068	Feb.	13.	208 32	1995	Mch.	17.	5082 47
1069	Feb.	13.	2888 00	1996	Mch.	17.	18176 00
1112	Feb.	15.	6076 98	2015	Mch.	18.	698 39
1113	Feb.	15.	2415 43	2016	Mch.	18.	1506 92
1114	Feb.	15.	1922 45	2017	Mch.	18.	4718 86
1115	Feb.	15.	6 57	2018	Mch.	18.	548 00
1116	Feb.	15.	1705 00	2019	Mch.	18.	191 32
1162	Feb.	18.	15257 19	2069	Mch.	20.	15 00
1163	Feb.	18.	1501 47	2074	Mch.	20.	595 73
1164	Feb.	18.	6476 28	2075	Mch.	20.	327 22
1165	Feb.	18.	1814 00	2076	Mch.	20.	589 17
1244	Feb.	21.	20 00	2077	Mch.	20.	698 00
1245	Feb.	21.	4346 46	2092	Mch.	21.	1614 43
1246	Feb.	21.	10806 16	2093	Mch.	21.	919 94
1247	Feb.	21.	398 41	2094	Mch.	21.	4048 61
1248	Feb.	21.	1984 25	2095	Mch.	21.	68 01
1249	Feb.	21.	264 08	2096	Mch.	21.	1196 00
1250	Feb.	21.	173 48	2123	Mch.	24.	54 26
1251	Feb.	21.	1044 00	2124	Mch.	24.	249 06
1301	Feb.	24.	3309 75	2125	Mch.	24.	1102 62
1302	Feb.	24.	4371 70	2126	Mch.	24.	553 00
1303	Feb.	24.	15195 49	2152	Mch.	25.	364 56
1305	Feb.	24.	15 00	2153	Mch.	25.	202 82
1313	Feb.	24.	2260 00	2154	Mch.	25.	1115 73
1382	Feb.	26.	19770 77	2155	Mch.	25.	135 34
1383	Feb.	26.	847 03	2156	Mch.	25.	365 00
1384	Feb.	26.	3640 51	2212	Mch.	27.	181 06
1385	Feb.	26.	1794 50	2213	Mch.	27.	511 89
1494	Feb.	28.	20414 66	2214	Mch.	27.	2092 53
1495	Feb.	28.	2545 89	2215	Mch.	27.	1007 90
1496	Feb.	28.	9678 09	2240	Mch.	29.	204 67
1497	Feb.	28.	496 30	2241	Mch.	29.	1269 17
1498	Feb.	28.	1373 00	2242	Mch.	29.	97 29
1549	Mch.	1.	23623 67	2243	Mch.	29.	615 00
1550	Mch.	1.	541027 96	2263	Mch.	31.	35 00
1632	Mch.	4.	26884 26	2265	Mch.	31.	318 94
1633	Mch.	4.	3713 17	2266	Mch.	31.	201 35
1634	Mch.	4.	14726 75	2267	Mch.	31.	899 82
1635	Mch.	4.	1923 50	2268	Mch.	31.	195 00
1711	Mch.	5.	38229 64	2269	Mch.	31.	41 13
1712	Mch.	5.	4302 49	2380	Apr.	4.	1427 15
1713	Mch.	5.	17502 92	2381	Apr.	4.	733 87
1714	Mch.	5.	1537 00	2382	Apr.	4.	2199 55
1770	Mch.	7.	11610 58	2383	Apr.	4.	10 80
1771	Mch.	7.	1778 91	2384	Apr.	4.	219 05
1772	Mch.	7.	7445 57	2385	Apr.	4.	286 50
1773	Mch.	7.	4848 31	2464	Apr.	7.	105 97
1800	Mch.	10.	14930 37	2465	Apr.	7.	47 80
1801	Mch.	10.	307 99	2466	Apr.	7.	225 68
1802	Mch.	10.	1295 10	2467	Apr.	7.	235 45
1803	Mch.	10.	1648 87	2468	Apr.	7.	193 50
1864	Mch.	11.	2159 77	2554	Apr.	9.	55 36
1865	Mch.	11.	1002 78	2555	Apr.	9.	39 57
1866	Mch.	11.	3934 68	2556	Apr.	9.	116 11
1867	Mch.	11.	655 29	2557	Apr.	9.	101 09
1868	Mch.	11.	606 00	2558	Apr.	9.	26 10
1916	Mch.	13.	3305 36	2559	Apr.	9.	336 00
1917	Mch.	13.	603 80	2617	Apr.	12.	24 96
1918	Mch.	13.	1894 96	2618	Apr.	12.	83 55
1919	Mch.	13.	1298 58	2619	Apr.	12.	180 82
1949	Mch.	14.	30528 22	2620	Apr.	12.	696 50
1950	Mch.	14.	1903 24	2688	Apr.	16.	109 06
1951	Mch.	14.	9856 39	2689	Apr.	16.	157 48
1952	Mch.	14.	1223 00	2690	Apr.	16.	646 50
1956	Mch.	15.	6212 76	2723	Apr.	19.	4662 81
1957	Mch.	15.	907 23	2724	Apr.	19.	78 07
1958	Mch.	15.	3327 05	2725	Apr.	19.	146 00
1959	Mch.	15.	24 25	2784	Apr.	23.	94 15
1960	Mch.	15.	165 05	2785	Apr.	23.	16 46
1961	Mch.	15.	1452 78	2786	Apr.	23.	49 72
1993	Mch.	17.	9190 20	2787	Apr.	23.	169 16

No. of re- ceipt.	Date	Amount	No. of re- ceipt.	Date	Amount
	1919			1919	
2788	Apr. 23.....	\$313 00	3428	May 24.....	\$138 67
2853	Apr. 26.....	3 35	3429	May 24.....	141 00
2854	Apr. 26.....	3 62	3489	May 28.....	9393 92
2855	Apr. 26.....	22 61	3492	May 28.....	7383 77
2856	Apr. 26.....	157 92	3493	May 28.....	28 66
2857	Apr. 26.....	148 50	3494	May 28.....	115 50
2916	Apr. 30.....	170 00	3495	May 28.....	186 76
2931	Apr. 30.....	501 10	3507	May 29.....	10 00
2932	Apr. 30.....	77 95	3537	May 31.....	3 38
2933	Apr. 30.....	384 66	3538	May 31.....	18 03
2934	Apr. 30.....	142 38	3539	May 31.....	59 59
2935	Apr. 30.....	262 00	3540	May 31.....	177 50
3055	May 5.....	143 77	3680	June 6.....	374 07
3056	May 5.....	137 00	3681	June 6.....	142 00
3152	May 8.....	116 30	3741	June 10.....	184 19
3153	May 8.....	148 50	3742	June 10.....	108 00
3188	May 12.....	108 57	3809	June 13.....	50 00
3189	May 12.....	20 35	3830	June 14.....	69 57
3190	May 12.....	35 98	3831	June 14.....	140 50
3191	May 12.....	178 00	3876	June 17.....	169 50
3192	May 12.....	163 57	3925	June 19.....	49 58
3253	May 14.....	195 67	3926	June 19.....	249 00
3259	May 14.....	585 50	3982	June 24.....	163 00
3300	May 17.....	25 00	3983	June 24.....	20 12
3308	May 17.....	7047 94	3984	June 24.....	62 46
3309	May 17.....	25 00	4041	June 26.....	123 00
3310	May 17.....	102 18	4072	June 27.....	89 00
3311	May 17.....	149 00	4073	June 27.....	69 86
3401	May 22.....	142 32			
3402	May 22.....	233 00			
					\$1,154,287 53

LIST OF COMPANIES LICENSED TO DO BUSINESS IN WISCONSIN

Name	Kind	Address of Secretary and U. S. Manager of Foreign Companies	Name of Secretary *(Manager of Foreign Co.)
A			
Abeille (France).....	Stock	17 Custom House St., Providence, R. I.	*Starkweather & Shepley
Aetna.....	Stock	650 Main St., Hartford, Conn.	E. J. Sloan
Agricultural.....	Stock	203 Wash. St., Watertown, N. Y.	P. H. Willmott
Allemania.....	Stock	316 Fourth Ave., Pittsburgh, Pa.	Chas. B. Reiter
A'liance.....	Stock	3rd & Walnut Sts., Philadelphia, Pa.	John Kremer
Alma.....	Mutual	Alma, Wis.	P. E. Ibach
American Alliance.....	Stock	1 Liberty St., New York City.	Edwin M. Cragin
American Central.....	Stock	816 Olive St., St. Louis, Mo.	Harold M. Hess
American Druggists.....	Stock	1004-5 Merc. Liberty Bldg., Cin., O.	F. H. Fredericks
American Eagle.....	Stock	80 Maiden Lane, New York City.	Ernest Strum
American.....	Stock	70 Park Place, Newark, N. J.	F. Hoadley
American.....	Mutual	10 Weybosset St., Providence, R. I.	Theodore P. Bogert
Amer. Interins. Ex.....	Inter.	400 Ridge Bldg., Kansas City, Mo.	Am. Under. Co.
American Motor.....	Mutual	Janesville, Wis.	C. P. Beers
American National.....	Stock	16 E. Broad St., Columbus, O.	John A. Dodd
Arkwright.....	Mutual	31 Milk St., Boston, Mass.	D. W. Bartlett
Assurance Co. of Am.....	Stock	80 Maiden Lane, New York City.	Chas. S. Conklin
Atlantic.....	Mutual	Chestnut & Juniper Sts., Phil., Pa.	Geo. C. Hopson
Atlas Assur. (Eng.).....	Stock	100 Wm. St., New York City.	*Frank Lock
Automobile.....	Stock	650 Main St., Hartford, Conn.	J. C. Barden
B			
Badger.....	Mutual	356-11th Ave., Milwaukee, Wis.	W. H. Graebner
Baltimore.....	Mutual	616 N. Calvert St., Baltimore, Md.	Geo. H. Stewart
Bankers and Sh'ppers.....	Stock	3 So. Wm. St., New York City.	Robt. Van Iderstine
Baraboo.....	Mutual	Baraboo, Wis.	R. B. Griggs
Blackstone.....	Mutual	10 Weybosset St., Providence, R. I.	Howard I. Lee
Boston.....	Stock	87 Kilby St., Boston, Mass.	Freeman Nickerson
Boston Manufactures.....	Mutual	31 Milk St., Boston, Mass.	H. Dwight Hall
British-America Assur. (Can.).....	Stock	18, 20, 22 Front St. E., Toronto, Can.	*E. F. Garrow
British & Foreign Marine (Eng.).....	Stock	Cotton Exchange, New York City.	*W. L. H. Simpson
Buffalo.....	Stock	447-449 Main St., Buffalo, N. Y.	C. A. Georger
C			
Caledonia (Scotland).....	Stock	50-52 Pine St., New York City.	*Chas. H. Post
Caledonia-American.....	Stock	50-52 Pine St., New York City.	Milward Prain
California.....	Stock	550 Sacramento St., San Francisco, Cal.	Geo. W. Brooks
Camden.....	Stock	434 Federal St., Camden, N. J.	Joseph K. Sharp
Campbellsport.....	Mutual	Campbellsport, Wis.	H. A. Wrucke
Canners Exchange.....	Inter.	104 S. Mich. Ave., Chicago, Ill.	Lansing B. Warner, Inc.
Capitol City.....	Mutual	Pioneer Blk., Madison, Wis.	M. H. Hovey
Central Manufacturers.....	Mutual	122-124 W. Main St., Van Wert, O.	C. A. L. Purmort
Central National.....	Stock	402-416 Clapp Blk., Des Moines, Ia.	Theo. F. Grefe
Century (Scotland).....	Stock	80 Maiden Lane, New York City.	*Henry W. Brown & Co.
Citizens.....	Stock	Pierce Bldg., St. Louis, Mo.	P. O. Crocker
Citizens.....	Mutual	Janesville, Wis.	G. A. Jacobs
Citizens Fund.....	Mutual	Red Wing, Minn.	
City of New York.....	Stock	Maiden Lane & Wm. St., New York City	J. Carroll Freuch
City of Plymouth.....	Mutual	Plymouth, Wis.	Wm. Thurman
City of Waukesha.....	Mutual	Waukesha, Wis.	John Brehm
Cleveland National.....	Stock	1108 Illuminating Bldg., Cleveland, O.	O. T. Brown
Colonial Assurance.....	Stock	80 Maiden Lane, New York City.	E. S. Powell, Jr.
Columbia.....	Stock	15 Exchange Place, Jersey City, N. J.	F. H. Cauty
Columbian.....	Stock	1008-9 Hume Mansur Bldg., Indianapolis, Ind.	Edward T. Lyons
Columbian National.....	Stock	201 Madison Theatre Bldg., Detroit, Mich.	H. P. Orr
Commerce.....	Stock	57 State St., Albany, N. Y.	A. J. Hinman
Commercial.....	Mutual	300 High St., Mineral Point, Wis.	W. H. Carroll
Commercial Union Assur. (Eng.).....	Stock	55 John St., New York City.	*A. H. Wray
Commonwealth.....	Stock	55 John St., New York City.	C. J. Holman
Commonwealth.....	Stock	76 Wm. St., New York City.	R. P. Barbour
Concordia.....	Stock	W. Water & Wells Sts., Milwaukee, Wis.	Frank Damkoehler
Connecticut.....	Stock	30 Trinity St., Hartford, Conn.	John A. Cosmus
Continental.....	Stock	80 Maiden Lane, New York City.	Ernest Sturm

Name	Kind	Address of Secretary and U. S. Manager of Foreign Companies	Name of Secretary *(Manager of Foreign Co.)
C			
Co-operators Ltd.....	Mutual.....	Superior, Wis.....	J. B. Lantto
Cotton & Woolen Mfrs	Mutual.....	31 Milk St., Boston, Mass.....	Benjamin Taft
County.....	Stock.....	110 S. Fourth St., Philadelphia, Pa.....	L. W. Crockett
Cream City Ltd.....	Mutual.....	557 Twelfth St., Milwaukee, Wis.....	Julius Lambrecht
D			
De Forest.....	Mutual.....	De Forest, Wis.....	Edward Karow
Detroit F. & M.....	Stock.....	95 Shelby St., Detroit, Mich.....	Chas. A. Reekie
Druggists.....	Mutual.....	992 Kinnickinnic Ave., Milwaukee, Wis.....	W. F. Kaiser
Druggists Mut. Ins.....	Mutual.....	Algona, Iowa.....	Al. Falkenhainer
Assn.....	Stock.....	Bank and Ins. Bldg., Dubuque, Ia.....	S. F. Weiser
Dubuque F. & M.....	Stock.....		
E			
Eagle, Star and British			
Dominions.....	Stock.....	123 Wm. St., New York City.....	*Fred S. James & Co.
Economical.....	Mutual.....	Fountain City, Wis.....	Edward Funke.
Enterprise.....	Mutual.....	10 Weybosset St., Providence, R. I.....	Theodore P. Bogert
Equitable F. & M.....	Stock.....	1 Custom House St., Providence, R. I.....	Samuel G. Howe
Eureka F. & M.....	Stock.....	121 E. 3rd St., Cincinnati, O.....	Adam Benus
F			
Fall River Mfrs.....	Mutual.....	84 N. Main St., Fall River, Mass.....	Jas. W. Brigham
Farmers'.....	Mutual.....	53-55 E. Market St., York, Pa.....	A. S. McConkey
Federal.....	Stock.....	15-17 Exchange Place, Jersey City, N. J.....	Samuel W. King
Federal Union.....	Stock.....	175 W. Jackson Blvd., Chicago, Ill.....	T. L. Osborn
Fidelity-Phenix.....	Stock.....	80 Maiden Lane, New York City.....	Ernest Sturm
Fire Asso. of Pa.....	Stock.....	4th and Walnut Sts., Philadelphia, Pa.....	M. A. Garrigues
Fireman's Fund.....	Stock.....	401 Cali. St., San Francisco, Cal.....	H. P. Blanchard
Firemens.....	Stock.....	780-786 Broad St., Newark, N. J.....	A. H. Hassinger.
Firemens.....	Mutual.....	10 Weybosset St., Providence, R. I.....	Chas. G. Easton
Fitchburg.....	Mutual.....	781 Main St., Fitchburg, Mass.....	Frederick W. Porter
Franklin.....	Stock.....	421 Walnut St., Philadelphia, Pa.....	Chas. L. Tyner
Furniture Dealers Ltd..	Mutual.....	625 Caswell Blk., Milwaukee, Wis.....	Alfred L. Gold
G			
Garage Owners.....	Mutual.....	Janesville, Wis.....	G. A. Jacobs
General.....	Mutual.....	Gay Bldg., Madison, Wis.....	H. L. Geisler
General Fire Assurance			
(France).....	Stock.....	123 Wm. St., New York City.....	*Fred S. James & Co
German.....	Mutual.....	Manitowoc, Wis.....	Wm. C. Lampe
German Evan. Luth-			
eran.....	Mutual.....	Madison, Wis.....	Herman Pfund
German Mutual Fire			
Aid.....	Mutual.....	Sheboygan, Wis.....	Wm. E. Zimmermann
Germantown.....	Mutual.....	S. Germantown, Wis.....	J. A. Schwalbach
Girard F. and M.....	Stock.....	Chestnut & 7th Sts., Philadelphia, Pa.....	Davis G. Vaughan
Glens Falls.....	Stock.....	Glen & Bay Sts., Glens Falls, N. Y.....	H. N. Dickinson
Globe.....	Stock.....	216-218-4th Ave., Pittsburgh, Pa.....	A. H. Eekert
Globe and Rutgers.....	Stock.....	111 Wm. St., New York City.....	J. H. Mulvehill
Globe National.....	Stock.....	125 Frances Bldg., Sioux City, Ia.....	Edd. G. Doerfler
Granite State.....	Stock.....	46-50 Congress St., Pittsburgh, Pa.....	Alfred F. Howard
Grant County.....	Mutual.....	Bloomington, Wis.....	S. A. Hatch
Great American.....	Stock.....	1 Liberty St., New York City.....	Edwin M. Cragin
Guardian.....	Stock.....	400 McCormick Bldg., Salt Lake City, U	G. A. Yocum
H			
Hanover.....	Stock.....	34-36 Pine St., New York City.....	E. Stanley Jarvis
Hardware Dealers.....	Mutual.....	Stevens Point, Wis.....	P. J. Jacobs
Hartford.....	Stock.....	125 Trumbell St., Hartford, Conn.....	Frederick Samson
Henry Clay.....	Stock.....	Fayette Bank Bldg., Lexington, Ky.....	F. G. Stitz
Herman Farmers.....	Mutual.....	Iron Ridge, Wis.....	H. F. Ringle
Home F. & M.....	Stock.....	401 Cal. St., San Francisco, Cal.....	H. P. Blanchard
Home.....	Stock.....	56 Cedar St., New York City.....	Chas. L. Tyner
Hope.....	Mutual.....	10 Weybosset St., Providence, R. I.....	Royal G. Luther
Hudson.....	Stock.....	100 Wm. St., New York City.....	H. N. Morgan

Name	Kind	Address of Secretary and U. S. Manager of Foreign Companies	Name of Secretary *(Manager of Foreign Co.)
I			
Illinois.....	Stock.....	Jefferson Bldg., Peoria, Ill.....	Henry F. Tuerk
Imperial Assurance.....	Stock.....	100 Wm. St., New York City.....	Howard Terhune
Importers & Exporters.....	Stock.....	17 So. Wm. St., New York City.....	C. D. West
Indemnity Mutual.....	Stock.....	3 S. Wm. St., New York City.....	*Appleton & Cox
Marine (Eng.).....	Mutual.....	518 N. Delaware St., Indianapolis, Ind.....	F. B. Fowler
Indiana Lumbermen's.....	Inter.....	120 Broadway, New York City.....	Ernest W. Brown
Individual Under- writers.....	Mutual.....	31 Milk St., Boston, Mass.....	Benjamin Taft
Industrial.....	Stock.....	3rd & Walnut Sts., Philadelphia, Pa.....	John Kremer
Insurance Company of N. Am.....	Stock.....	308-310 Walnut St., Philadelphia, Pa.....	John J. P. Rogers
Insurance Co. of the State of Pa.....	K		
Kewaskum Ltd.....	Mutual.....	Kewaskum, Wis.....	Joseph Schmidt
Keystone.....	Mutual.....	1333 Chestnut St., Philadelphia, Pa.....	Chas. H. Thomas
L			
La Crosse.....	Mutual.....	La Crosse, Wis.....	H. W. Livingston
Law Union & Rock (Eng.).....	Mutual.....	49 John St., New York City.....	*Hall & Henshaw
Liberty.....	Stock.....	523-31 Title Guarantee Bldg., St. Louis, Mo.....	C. L. Hecox
Ltd. Mut. Conditional Saies.....	Mutual.....	625 Grand Ave., Milwaukee, Wis.....	C. R. Gether
London Assur. Corp.....	Stock.....	84 Wm. St., New York City.....	*Chas. L. Case
(Eng.).....	Stock.....	57-59 Wm. St., New York City.....	*Archibald G. McIlwaine
London & Lancashire (Eng.).....	Stock.....	80 Wm. St., New York City.....	*Henry W. Eaton
Liverpool & London & Globe I.....	Mutual.....	141 Milk St., Boston, Mass.....	Harry E. Stone
Lumber.....	Stock.....	427 Walnut St., Philadelphia, Pa.....	Arthur H. Clevenger
Lumbermen's.....	Mutual.....	Mansfield, O.....	W. H. G. Kegg
Lumbermen's Under- writing Alliance.....	Inter.....	1116 R. S. Long Bldg., Kansas City, Mo.....	U. S. Epperson Und. Co.
Lutheran.....	Mutual.....	401 Brumder Bldg., Milwaukee, Wis.....	Ernest von Briesen
M			
Manitowoc.....	Mutual.....	Manitowoc, Wis.....	J. F. Sladkey
Manton.....	Mutual.....	1333 Chestnut St., Philadelphia, Pa.....	Chas. H. Thomas
Manufacturers.....	Mutual.....	10 Weybosset St., Providence, R. I.....	Theodore P. Bogert
Manufacturing Lumbermen's Underwriters.....	Inter.....	839 Lathrop Bldg., Kansas City, Mo.....	Rankin-Benedict Und. Co
Manufacturing Woodworkers Underwriters.....	Inter.....	332 S. Mich. Ave., Chicago, Ill.....	Lee Blakemore
Marine (Eng.).....	Stock.....	5-7 So. Wm. St., New York City.....	*Chubb & Son
Marine & Motor.....	Stock.....	2328 Ave. B. Galveston, Texas.....	J. F. Seinsheimer
Market Men's Ltd.....	Mutual.....	625 Caswell Bldg., Milwaukee, Wis.....	Emil Priebe
Marquette National.....	Stock.....	175 W Jackson Blvd., Chicago, Ill.....	Napoleon Pickard
Maryland Motor Car.....	Stock.....	Garrett Bldg., Baltimore, Md.....	Leo F. Fitzpatrick
Mass. F. & M.....	Stock.....	95 Water St. & 65 Kilby St., Boston, Mass.....	Walter J. Adlard
Mayville.....	Mutual.....	Mayville, Wis.....	Geo. Janssen
Mechanics.....	Mutual.....	10 Weybosset St., Providence, R. I.....	Theodore P. Bogert
Mechanics.....	Stock.....	500-502 Walnut St., Philadelphia, Pa.....	John A. Snyder
Mechanics & Traders.....	Stock.....	144 Carondelet St., New Orleans, La.....	G. H. Tryon
Menomonic.....	Mutual.....	313 Main St., Menomonic, Wis.....	H. C. Inenfeldt
Mercantile.....	Mutual.....	10 Weybosset St., Providence, R. I.....	Frederick N. Branch
Mercantile Ins. Co. of America.....	Stock.....	76 Wm. St. New York City.....	R. P. Barbour
Merchants.....	Mutual.....	10 Weybosset St., Providence, R. I.....	Howard I. Leo
Merchants Fire Assur. Corp.....	Stock.....	45 John St., New York City.....	W. B. Carter
Merchants Mut. Ins. Asso.....	Mutual.....	114-116 E. Holmes St., Redfield, S. Dak.....	N. S. Tyler
Mich F. & M.....	Stock.....	Penobscot Bldg., Detroit, Mich.....	H. E. Everett
Mich. Millers.....	Mutual.....	120 W. Ottawa St., Lansing, Mich.....	A. D. Baker

Name	Kind	Address of Secretary and U. S. Manager of Foreign Companies	Name of Secretary *(Manager of Foreign Ca.)
M			
Millers.....	Mutual.....	12 W. 3rd., Alton, Ill.....	G. A. McKinney
Millers.....	Mutual.....	111 W. 6th St., Ft. Worth, Texas.....	Glen Walker
Millers National.....	Mutual.....	175 W. Jackson Blvd., Chicago, Ill.....	M. A. Reynolds
Mill Owners.....	Mutual.....	20 W. Jackson Blvd., Chicago, Ill.....	C. F. Kent
Mill Owners.....	Mutual.....	412 7th St., Des Moines, Ia.....	J. T. Sharp
Milwaukee.....	Mutual.....	M. & M. Bank Bldg., Milwaukee, Wis.....	Henry Oppenorth
Milwaukee Mechanics.....	Stock.....	1st Natl. B. B. Milwaukee, Wis.....	Oscar Griebbling
Minn. F. & M.....	Stock.....	419-429 Second Ave., Minneapolis, Minn.....	Walter C. Leach
Minn. Implement.....	Mutual.....	211 N. Cedar St., Owatonna, Minn.....	C. I. Buxton
Motor Vehicle.....	Mutual.....	Juneau, Wis.....	Henry A. Henning
Mutual.....	Mutual.....	Bloomington, Wis.....	S. A. Hatch
Mutual Church and Home.....	Mutual.....	86 Mich. St., Milwaukee, Wis.....	Henry P. Magill
N			
Narragansett.....	Mutual.....	10 Weybosset St., Providence, R. I.....	F. N. Branch
National.....	Mutual.....	1333 Chestnut St., Philadelphia, Pa.....	Chas. H. Thomas
National Ben Franklin.....	Stock.....	120-122 Ohio St., W. Pittsburgh, Pa.....	H. M. Schmitt
National.....	Stock.....	95 Pearl St., Hartford, Conn.....	F. D. Layton
Nationale (France).....	Stock.....	17 Custom House St., Providence, R. I.....	*Starkweather & Shepley
National Jewelers Ltd.....	Mutual.....	62 Wm. St., New York City.....	G. H. Kehr
National Liberty.....	Stock.....	332 So. Mich. Ave., Chicago, Ill.....	E. Graham Rhoades
National Trades.....	Stock.....	332 So. Mich. Ave., Chicago, Ill.....	E. Graham Rhoades
National Underwriters.....	Inter.....	11 So. La Salle St., Chicago, Ill.....	Jas. S. Kemper
National Union.....	Stock.....	Chamber of Com. Bldg., Pittsburgh, Pa.....	W. G. Armstrong
Neshkoro.....	Mutual.....	Neshkoro, Wis.....	Robt. R. Wegenke
Netherland Fire and Life (Holland).....	Stock.....	175 W. Jackson Blvd., Chicago, Ill.....	*Harold W. Letton
Newark Fire.....	Stock.....	41 Clinton St., Newark, N. J.....	T. L. Farquhar
New Brunswick.....	Stock.....	40 Paterson St., New Brunswick, N. J.....	E. B. Wycoff
New Cyclone & Fire Ltd.....	Mutual.....	Rhineland, Wis.....	Chas. A. Sanders
New Hampshire.....	Stock.....	156 Hanover St., Manchester, N. H.....	L. W. Crockett
New Jersey.....	Stock.....	40 Clinton St., Newark, N. J.....	J. B. Guthrie
New York Reciprocal Underwriters.....	Inter.....	120 Broadway, New York City.....	Ernest W. Brown
New Zealand (New Zealand).....	Stock.....	330 Cali. St., San Francisco, Cali.....	*W. M. Speyer
Niagara.....	Stock.....	123 Wm. St., New York City.....	C. A. Lung & W. C. Smith
North British & Mercantile (Eng.).....	Stock.....	76 Wm. St., New York City.....	*E. G. Richards
North River.....	Stock.....	95 Wm. St., New York City.....	David G. Wakeman
Northern Assur. (Eng.).....	Stock.....	55 John St., New York City.....	*Geo. W. Babb
Northern.....	Stock.....	1 Liberty St., New York City.....	James Marshall
N. W. Cheesemakers.....	Mutual.....	Juneau, Wis.....	Geo. W. Morse
Northwestern F. & M.....	Stock.....	117-129 S. 5th St., Minneapolis, Minn.....	John H. Griffin
Northwestern.....	Mutual.....	208 Columbia St., Seattle, Wash.....	M. D. L. Rhodes
Northwestern National.....	Stock.....	Wis. & Jackson Sts., Milwaukee, Wis.....	Lubin M. Stuart
Norwich Union (Eng.).....	Stock.....	59 John St., New York City.....	*J. M. & Wm. Hare
O			
Ohio Farmers.....	Mutual.....	Le Roy, Ohio.....	W. E. Haines
Ohio Millers.....	Mutual.....	200 Tuscarawas, W. Canton, O.....	Wm. H. Clark
Old Colony.....	Stock.....	87 Kilby St., Boston, Mass.....	John P. Morgan
Orient.....	Stock.....	20-22 Trinity St., Hartford, Conn.....	Henry W. Gray, Jr.
P			
Pacific.....	Stock.....	111 Wm. St., New York City.....	H. G. Stephens
Palatine (Eng.).....	Stock.....	55 John St., New York City.....	*A. H. Wray
Paper Mill.....	Mutual.....	31 Milk St., Boston, Mass.....	D. W. Lane
Patriotic Assur. Co. Ltd. (Eng.).....	Stock.....	54 Pine St., New York City.....	*J. J. Guile
Peninsular.....	Stock.....	Grand Rapids, Mich.....	J. Floyd Irish
Pennsylvania.....	Stock.....	508-510 Walnut St., Philadelphia, Pa.....	W. Gardner Crowell
Pennsylvania Lumbermen.....	Mutual.....	506 Lafayette Bldg., Philadelphia, Pa.....	Harry Humphreys
Pennsylvania Millers.....	Mutual.....	Coal Ex. Bldg., Wilkesbarre, Pa.....	John Hoffa
Peoples National.....	Stock.....	Wilmington, Del.....	M. B. Yates

Name	Kind	Address of Secretary and U. S. Manager of Foreign Companies	Name of Secretary *(Manager of Foreign Co.)
P			
Phenix (France).....	Stock.....	17 Custom House St., Philadelphia, Pa.....	*Starkweather & Shepley
Philadelphia Manu- facturers.....	Mutual....	911 Com. Trust Bldg., Philadelphia, Pa.....	Richard H. Morries
Phoenix Assurance (Eng.).....	Stock.....	100 Wm. St., New York City.....	*Percival Beresford
Phoenix.....	Stock.....	Trinity & Elm Sts., Hartford, Conn.....	John B. Knox
Pittsburgh.....	Stock.....	316-4th Ave., Pittsburgh, Pa.....	G. R. Dette
Portage Co-operative	Mutual....	Portage, Wis.....	W. J. Scott
Potomac.....	Stock.....	900 F. St., Washington, D. C.....	Alex K. Phillips
Protection.....	Mutual....	20 W. Jackson Blvd., Chicago, Ill.....	C. F. Kent
Providence Washing- ton.....	Stock.....	20 Market Square, Providence, R. I.....	A. G. Beals
Q.			
Queen Ins. Co. of Am.	Stock.....	84 Wm. St., New York City.....	Frederick P. Hamilton
R.			
Reinsurance.....	Stock.....	Des Moines, Ia.....	F. E. Hathorn
Reliance.....	Stock.....	429 Walnut St., Philadelphia, Pa.....	Wm. W. Haig
Retail Dealers Ltd.	Mutual....	1003 S. 8th St., Manitowoc, Wis.....	W. M. Willinger
Retail Hardware.....	Mutual....	Met. Life Bldg., Minneapolis, Minn.....	M. S. Mathews
Retail Lumbermens	Mutual....	214-220 W. Water St., Milwaukee, Wis.....	D. S. Montgomery
Inter-Insur. Exch.....	Inter.....	1010 McKnight Bldg., Minneapolis, Minn.	O. D. Hauschild
Republic.....	Stock.....	735 E. Ohio St., Pittsburgh, Pa.....	N. A. Weed
Rhode Island.....	Mutual....	10 Weybosset St., Providence, R. I.....	Theodore P. Bogert
Rhode Island.....	Stock.....	17 Custom House St., Providence, R. I.....	Emil G. Pieper
Richland County.....	Mutual....	Lone Rock, Wis.....	S. M. Peebles
River Falls City.....	Mutual....	River Falls, Wis.....	Jay H. Grimm
Royal Ex. (Eng.).....	Stock.....	92 Wm. St., New York City.....	*Richard D. Harvey
Royal (Eng.).....	Stock.....	84 Wm. St., New York City.....	*Ceel F. Shallcross
Rubber Mfrs.....	Mutual....	31 Milk St., Boston, Mass.....	Benjamin Taft
S.			
Safeguard.....	Stock.....	57-59 Wm. St., New York City.....	Henry W. Gray, Jr.
Scandinavian Amer. Assur. (Norway).....	Stock.....	37-43 Wall St., New York City.....	*O. G. Orr & Co.
Scottish Union and National (Scotland)	Stock.....	75 Elm St., Hartford, Conn.....	*James H. Brewster
Security.....	Stock.....	217 W. 4th St., Davenport, Ia.....	E. E. Soenke
Security.....	Stock.....	121 E. 3rd St., Cincinnati, O.....	Adam Benus
Security.....	Stock.....	115 Elm St., New Haven, Conn.....	Victor Roth
Security Ins. Ltd.....	Mutual....	M. & M. Bldg., Milwaukee, Wis.....	Henry Ogenorth
Sheboygan Falls Ltd.	Mutual....	Sheboygan Falls, Wis.....	J. Baumenfeind
Springfield F. & M.	Stock.....	159 State St., Springfield, Mass.....	Edwin H. Hildreth
Sprinklered Risk Un- derwriters.....	Inter.....	332 S. Mich. Ave., Chicago, Ill.....	A. T. Rector
Standard.....	Stock.....	18 Asylum St., Hartford, Conn.....	H. B. Anthony
Standard Marine.....	Stock.....	63-65 Beaver St., New York City.....	*W. J. Roberts
Standard.....	Mutual....	Com. Bldg., Philadelphia, Pa.....	E. I. Atlee
Star.....	Stock.....	80 Wm. St., New York City.....	J. B. Kremer
State Assur. (Eng.).....	Stock.....	75 Elm St., Hartford, Conn.....	*James H. Brewster
State.....	Mutual....	10 Weybosset St., Providence, R. I.....	Theodore P. Bogert
State Ins. Fund.....	Stock.....	Ins. Dept., Capitol, Madison, Wis.....	Insurance Commissioner
Sterling.....	Stock.....	115 N. Penn St., Indianapolis, Ind.....	Oscar L. Ross
St. Paul F. & M.	Stock.....	5th and Wash. Sts., St. Paul, Minn.....	A. W. Perry
St. Paul H. & C.....	Mutual....	805-6 Pioneer Bldg., St. Paul, Minn.....	G. R. Walding
Subscribers at Drug- gists Ind. Exch.....	Inter.....	506 Olive St., St. Louis, Mo.....	H. W. Eddy (Atty)
Subscribers at Hard- ware Underwriters.....	Inter.....	19 N. Spring St., Elgin, Ill.....	Leon D. Nish
Subscribers at Reci- procal Exch.....	Inter.....	28 Wyandotte St., Kansas City, Mo.....	Bruce Dodson (Atty.)
Sun Ins. Office.....	Stock.....	54 Pine St., New York City.....	*J. J. Guile
Superior.....	Stock.....	1310-1312 Beaver Ave., Pittsburgh, Pa.....	Edward Heer
Svea Fire and Life (Sweden).....	Stock.....	100 Wm. St., New York City.....	*J. M. Weenstrom

Name	Kind	Address of Secretary and U. S. Manager of Foreign Companies	Name of Secretary *(Manager of Foreign Co.)
T.			
Theresa Ltd.....	Mutual.....	Theresa, Wis.....	Nathan Haessly
Tokio Marine & Fire Ltd. (Japan).....	Stock.....	3 S. Wm. St., New York City.....	*Appleton & Cox
Twin City.....	Stock.....	627-2nd St., Minneapolis, Minn.....	W. A. Gordon
U.			
Underwriters at Am. Lloyds.....	Lloyds.....	80 Maiden Lane, New York City.....	E. E. Hall, C. A. Trowbrid
Underwriters Exch.....	Inter.....	409 Fidelity Trust Bldg., Kansas City, Mo.....	H. J. Straight & Co
Union Assur. Society.....	Stock.....	55 John St., New York City.....	*A. H. Wray
Union (China).....	Stock.....	3 S. Wm. St., New York City.....	*Wilcox, Peck & Hughes
Union (France).....	Stock.....	17 Custom House St., Providence, R. I.....	*Starkweather & Shepley
Union.....	Stock.....	Commonwealth Bldg., Pittsburgh, Pa.....	J. W. J. McLain
Union Marine (Eng.).....	Stock.....	3 S. Wm. St., New York City.....	*H. K. Fowler
United American.....	Stock.....	316-4th St., Pittsburgh, Pa.....	E. P. Niebaum
United British (Eng.).....	Stock.....	40 Clinton St., Newark, N. J.....	*C. P. Stewart & Co
United Firemens.....	Stock.....	419 Walnut St., Philadelphia, Pa.....	M. B. Yates
United States.....	Stock.....	95 Wm. St., New York City.....	David G. Wakeman
United States Lloyds.....	Stock.....	3 S. Wm. St., New York City.....	F. H. Appleton
Urbaine (France).....	Stock.....	123 Wm. St., New York City.....	*Fred S. James & Co
V.			
Victory.....	Stock.....	N. W. 4th and Walnut Sts., Philadelphia	M. G. Garrigues
W.			
Watertown City.....	Mutual.....	Watertown, Wis.....	H. R. Moldenhauer
West Bend.....	Mutual.....	513 Hickory St., West Bend, Wis.....	C. F. Leins
Westchester.....	Stock.....	100 Wm. St., New York City.....	C. B. G. Guillard
Western Alliance.....	Stock.....	29 S. La Salle St., Chicago, Ill.....	James G. Swan
Western Assur. (Can.).....	Stock.....	22 Wellington St., Toronto, Canada.....	*C. C. Foster
Western.....	Stock.....	Keystone Bldg., Pittsburgh, Pa.....	J. D. C. Miller
What Cheer.....	Mutual.....	10 Weybosset St., Providence, R. I.....	Royal G. Luther
Wheeling.....	Stock.....	1219 Chaplin St., Wheeling, W. Va.....	F. Riester
Wholesale Grocery Subscribers.....	Inter.....	104 S. Mich. Ave., Chicago, Ill.....	Lansing B. Warner
Wisconsin Automobile.....	Mutual.....	107 Russell St., Monroe, Wis.....	G. W. Wilkinson
Wisconsin Church.....	Mutual.....	Merrill, Wis.....	W. H. Dickie
Wisconsin Ltd.....	Mutual.....	735-19th St., Milwaukee, Wis.....	Paul F. Berndt
Wisconsin Retailers.....	Mutual.....	202 Mayer Bldg., Milwaukee, Wis.....	M. Slattery
Worcester Mfrs.....	Mutual.....	17 Federal St., Worcester, Mass.....	Walter A. Harrington
Y.			
Yorkshire (Eng.).....	Stock.....	80 Maiden Lane, New York City.....	*Frank & DuBois

OPINIONS OF THE ATTORNEY GENERAL RELATING TO FIRE INSURANCE

STATUS OF MORTGAGE IN CASE OF EXTENSION IF GIVEN BY COMPANY. SECTION 1903. WISCONSIN STATUTES

In yours of the 6th you state that in the examination of insurance companies you often find this situation: The insurance company holds a first mortgage on real estate; that there is a second and sometimes a third mortgage on the same property; that at the request of the mortgagee, the company in writing extends the mortgage for a year or two years, and that in some instances this extension is recorded; that, for instance, in the state of Minnesota, where there is a mortgage tax, the law required the extension to be recorded. You ask what, if any, effect such extension has upon the priority of the lien of the mortgage? In other words, that you are interested in knowing that a mortgage carried by the insurance company is a first mortgage on the property and you ask if such a written extension as that referred to in your inquiry affects the status of the mortgage as a first lien.

Cyc. states the rule with reference to recording as follows:

"Any subsequent written agreement of the parties which materially changes the terms or conditions of the mortgage may and should be recorded." 27 Cyc. 1158.

Jones on Mortgages states it:

"An agreement for further time, and a higher rate of interest, is not binding upon the property, or upon subsequent purchasers, unless duly executed and recorded. It is merely a personal obligation between the parties, and the increased indebtedness cannot operate as a lien upon the land." 1 Jones on Mortgages (7th ed.) sec. 532.

Sec. 2301 of the General Statutes of Minnesota, relating to taxation, provides that the word "mortgage," as used therein, shall "mean any instrument creating or evidencing a lien on any kind of such property, given or taken as security for a debt, * * *."

Sec. 2302 provides for a tax on the recording or registration of mortgages, and further provides that until such tax is paid no steps may be taken for the enforcement of the mortgage.

It is held that an agreement to extend a mortgage is a "mortgage" within these provisions. *Mutual Benefit Insurance Company v. County of Martin*, 104 Minn. 179, 116 N. W. 572.

As to the effect of an extension Jones says:

"The extension of the time of payment of a mortgage in no way impairs the security as against subsequent incumbrancers, even if this be effected by a renewal of the mortgage note." 2 Jones on Mortgages (7th ed.) sec. 942.

If, however, the extension be granted to any one other than the original mortgagee, as, for instance, to a subsequent purchaser, it will operate to release such original mortgagor. *Ibid*.

Cyc. states the rule:

"After a second mortgage has attached to property, the first mortgagee will not be allowed to increase the debt secured by his mortgage, to the prejudice of the second, as by extending it to cover debts not originally included, or fixing a higher rate of interest * * *." 27 Cyc. 1220.

"Where a first mortgagee grants to the mortgagor an extension of the time for payment of the mortgage debt, but without any actual or intended discharge of the mortgage or taking a new one, and without any fraudulent intent as regards the second mortgagee, the latter cannot claim to be preferred to the first mortgagee merely on the ground of such extension, unless perhaps where he occupies the position of a surety for the first mortgage debt, and the extension is made without his consent." 27 Cyc. 1222.

In *Whittacre v. Fuller*, 5 Minn. 508, it is held that an unrecorded extension is not binding upon subsequent incumbrancers, but leaves the

security, as to them, as though no such extension had been made. That is, the mortgagee could collect his principal, and interest at the original rate, out of the property as against such subsequent incumbrancers, but not any excess over such original rate that might be provided by the agreement of extension.

Our court has said that if a subsequent purchaser "bought before this agreement to pay additional interest, or afterwards, without any notice of it," he would not be bound by it. *Bassett v. McDonnell*, 13 Wis. 444, 446.

From these authorities it follows that if the written extension of the time of payment of the mortgage provides for nothing else than the extension of the time, that is, if it does not provide for any change in the rate of interest or any addition to the obligation, the mortgage still remains as a first lien upon the property, if it was such first lien at the time the mortgage itself was recorded. This is true whether such extension be recorded or not. If the extension increases the rate of interest to be paid, or otherwise increases the amount of the obligation, as to such increase it is not binding upon subsequent purchasers or incumbrancers, and as to them the mortgage remains a first lien under its original terms only. If such extension be recorded, then it is binding according to its terms not only upon the mortgagor, but also upon subsequent purchasers or incumbrancers becoming such after the recording of the extension, but as to those who became subsequent purchasers or incumbrancers between the time of the recording of the mortgage and the recording of the extension, the mortgage retains its priority as a lien only in accordance with its original terms. In states having laws similar to those of Minnesota the extension, in so far as it provides for an increased rate of interest or any increase in the mortgage indebtedness, cannot be enforced even as against the mortgagor until it has been recorded and the tax paid, and until such payment of the tax, as well as the recording, it does not affect in any way subsequent purchasers or incumbrancers.

DRAINAGE DISTRICT NOT CONSIDERED AS WITHIN THE PROVISIONS OF
THE INVESTMENTS PERMITTED INSURANCE COMPANIES.
SECTION 1903, WISCONSIN STATUTES

In your favor of the 20th inst., you call my attention to the provisions of subd. *b* of sec. 1903 of the Wisconsin Statutes, and ask whether a fire insurance company subject to this statute is authorized to invest its funds in the bonds of a regularly organized drainage district located in Clark County, Wisconsin, under said subd. *b* of said section of the statutes. Said subd. *b* reads as follows:

"In the lawfully authorized bonds or other evidences of indebtedness of any county, city, town, village, school district or other municipal district within the United States or the Dominion of Canada, which shall be a direct obligation of the county, city, town, village or district issuing the same; provided, that any such municipal district other than a county, city, town, village or school district shall have a population according to the last national or state census preceding the date of such investment of not less than one hundred thousand."

There is considerable doubt whether the term "other municipal district" would include a drainage district; that is, whether a drainage district is a municipal district within the terms of this statute. However this may be, it is not difficult to answer your question, as the latter part of the statute above quoted requires that such other municipal district other than county, city, town, village or school district shall have a population of not less than one hundred thousand. We are absolutely safe in assuming that no drainage district in Clark County has such a population, and, therefore, such drainage district cannot come within the provisions of this statute.

I therefore advise you that a domestic fire insurance company is not authorized by subd. *b* of sec. 1903 to invest its funds in the bonds of a drainage district located in Clark County, Wisconsin.

May 18, 1918.

Hon. M. J. Cleary,
Commissioner of Insurance,
Capitol.

Dear Sir: In your letter of May 10 you submit the following:

"Section 1941—45, Wis. Stats., which was repealed by the session of 1917, had been a part of the standard fire insurance policy for many years. Subsequent to the passage of the law contained in this section, Section 4202*m* was enacted. In 1917 the legislature amended Section 4202*m*, which amendment became Chapter 67, Laws of 1917. Subsequent to this amendment, Section 1941—45 was repealed by Chapter 127, Laws of 1917, and the provisions of this section were in substance reenacted as part of Section 1941*x*, and are found in lines 1 to 6 of the body of the standard policy, on page 70 of the compilation of the insurance laws.

"Did the action of the 1917 legislature with reference to these two particular sections have the effect of nullifying the provisions of Section 4202*m* in so far as that section previously related to Section 1941—45? In other words, do the provisions of lines 1 to 6 of the standard fire policy prevail without modifications by Section 4202*m*?"

Section 1941*x* being, in part, the standard fire insurance policy, provides, in part:

"This entire policy shall be void if the insured has concealed or misrepresented any material fact or circumstance concerning this insurance or the subject thereof; or in case of any fraud or false swearing by the insured touching any matter relating to this insurance or the subject thereof, whether before or after a loss."

This, of course, relates only to fire insurance policies.

Section 4202*m* is found in ch. 176 of the Statutes for 1917 and is entitled "Provisions common to actions and proceedings in all courts," and is a chapter covering the subject of evidence. It provides, in part:

"No oral or written statement, representation or warranty made by the insured or in his behalf in the negotiation of a contract of insurance shall be deemed material or defeat or avoid the policy, or prevent its attaching unless such statement, representation, or warranty was false and made with actual intent to deceive or unless the matter misrepresented or made a warranty increased the risk or contributed to the loss."

The effect of the act of the 1917 legislature with reference to sec. 4202*m* merely extended the applicability of this section to fraternal and mutual benefit societies. It was not taken out of the chapter on evidence or changed in any other material respect.

The legislature of 1917 amended sec. 1941—45, which is a part of the standard policy law, by putting it under 1941*x* of the statutes, and repealing the old number 1941—45, and by striking therefrom the italicized two clauses in the following quoted portion:

"This entire policy shall be void if the insured has concealed or misrepresented *in writing or otherwise* any material fact or circumstance concerning this insurance or the subject thereof, *or if the interest of the insured in the property was not truly stated herein*; or in case of any fraud or false swearing by the insured touching any matter relating to this insurance or the subject thereof, whether before or after a loss."

Bearing in mind the fact that sec. 1941—45 is a portion of the standard fire policy law, and that sec. 4202*m* is essentially a statute governing necessary proofs in actions and proceedings relating to all insurance contracts in all courts, the one may be considered as construing the other. The first six lines of the standard fire policy in effect states that if there has been concealment or misrepresentation of a material fact or circumstance

concerning the subject of insurance, or if there has been fraud or false swearing, the policy is void.

Sec. 4202*m* provides, in substance, that no representation or warranty made by the insured in the negotiation of a contract of insurance shall be deemed material or defeat or avoid the policy, unless the statement or warranty was false and made with actual intent to deceive, or unless it increased the risk or contributed to the loss.

The representation, it will be noted, to be available as a defense to defeat the policy must be false, the intent to deceive must be present, and the false representation must have increased the risk or contributed to the loss. The standard fire policy must be construed by the provisions of sec. 4202*m*, which is merely a construction statute which applies to all insurance contracts, including fire policies. It is quite apparent that the legislature was not legislating upon the same proposition in the two statutes. Neither one devitalizes the other, yet they must be read together, one construing the other, and to that extent they modify.

You are, therefore, advised that while the provisions of the standard fire insurance policy are not devitalized by sec. 4202*m*, the two sections modify each other and must be read together.

Yours truly,

SPENCER HAVEN,
Attorney General.

March 8, 1917.

M. J. Cleary, Esq.,
Commissioner of Insurance,
Madison, Wisconsin.

Dear Sir:

In your letter of February 26, you direct my attention to section 1897*f* of the Wisconsin Statutes, which regulates the amount that may be expended by an insurance corporation, for the purpose of promotion and organization expenses.

You inquire whether this section covers the expenses of preparing tables, policies and other material required in the writing of business.

In the case of *Roosevelt v. Hamblin*, 199 Mass. 127, it is held that a corporation created by special charter is fully organized within contemplation of the Massachusetts law so as to transfer the franchise from the incorporators to the incorporation, when the first meeting has been called, the act of incorporation accepted, officers elected, by-laws for future meetings adopted, and stock subscriptions accepted; that thereafter the affairs of the corporation are subject to the control of the stockholders, even if only a small part of the stock has been subscribed for and accepted, and although no payments have been made thereon.

In 6 Words & Phrases, 5053, we find the following:

“‘Organize’ or ‘organization,’ as used in reference to corporations, has a well-understood meaning, which is the election of officers, providing for the subscription and payment of the capital stock, the adoption of by-laws, and such other steps as are necessary to endow the legal entity with the capacity to transact the legitimate business for which it was created.”

I think it is very clear that the expenses in question are not a part of the organization's expenses. A “promoter” has been defined as a person who brings about the organization of a corporation by bringing together the persons who become interested in the enterprise, aids in procuring subscriptions, and setting in motion the machinery which leads to the formation itself. 6 Words & Phrases, 5682.

The preparation of policy forms, of tables, and material required in writing the business are all matters that must be done by the organization after the work of the promoter is finished and the corporation fully organized. I am, therefore, of the opinion that such expenses are not in-

cluded in the term "promotion or organization expenses," as used in section 1897f.

Very truly yours,

(Signed) W. C. OWEN.
Attorney General.

Feb. 16, 1917.

Honorable F. W. Kubasta,
Deputy Commissioner of Insurance,
Madison, Wisconsin.

Dear Sir:

In your letter of recent date you submit the following questions, and ask for my opinion thereon:

"1. If a member of a town mutual insurance company has more than one policy covering the same property do such policies constitute more than one risk?

2. Is a risk all the property insured by one policy or may one policy contain more than one risk within the meaning of section 1898?

3. Where a town mutual insurance company accepts insurance for the owner on farm property and also for the tenant, does the insurance accepted under such policies constitute more than one risk?

4. Under section 1898 can a risk be construed to be such property as may be subject to one and the same fire hazard?"

Section 1898, subdivision (a) provides:

"Except as otherwise provided by law, the maximum single risk shall be ten per centum of the admitted assets."

Subdivision (b) provides:

"In a mutual company it may be a greater amount not exceeding three times the average policy or one-fourth of one per centum of the insurance in force, whichever is the greater."

The statute nowhere defines the term "single risk" and the use of the term "single risk" and the term "policy" give rise to considerable confusion and misunderstanding as to what is meant by the term "single risk" in the statute.

It is apparent from the nature of the insurance business that the legislature attempted to fix a safe limit to the size of the risk assumed by the company at any single location; in other words, an attempt is made to protect the company against large losses from single fires by distributing the location of the company's liability.

In answer to your first question, it is my opinion that more than one policy covering the same property *does not constitute* more than one risk, for the reason that in the event of fire all of the property is endangered whether covered by one policy or more.

In answer to your second question, I would say that a single risk is not necessarily all of the property insured under one policy. It may be; and it may not be. If the buildings covered by a farm policy, by way of example, are so located that a fire originating in one building, in the event of a total loss of that building, does not by reason of the location of the buildings in any manner endanger the other farm buildings under the same policy, then it should not be considered the same risk. If the buildings are so located that the burning of one endangers all the buildings covered under the policy, then *it would be* one risk.

In answer to your third question, I am of the opinion that if the property of the tenant and the property of the farm owner insured under separate policies is so located that a fire in the property covered by one policy would endanger the property covered by the other policy, then, even though there be two policies, it would constitute one risk. If the property of the owner is so separated from the property of the tenant that the fire consuming the property of one would not endanger the property of the other, they would constitute two separate risks.

Answering your fourth question, would say I think you suggest in this question the proper construction of the term, "risk."

Yours very truly,

W. C. OWEN.
Attorney General.

January 4, 1917.

Hon. F. W. Kubasta,
Deputy Commissioner of Insurance,
Madison, Wisconsin.

Dear Sir:

In your letter of the 27th ult. you submit the following inquiry:

"Question has been raised as to the authority vested in the membership of a town mutual insurance company, and a case somewhat as follows has arisen: Claim has been made against the company for loss by fire, and upon investigation of the claim by the adjuster for the company, it is found that the policy of the claimant had expired a month previous to the date of the fire. The adjuster therefore reported that the claim was illegal and void and recommended the disallowance thereof. The claimant now protests against such action and threatens to bring the matter before the annual meeting of the company, with a view of securing the allowance of such claim by vote of the members.

(1) Can the members present at such annual meeting vote the allowance and authorize the payment of such claim?

(2) If so, is there any personal responsibility assumed upon the part of the officers making such payment?

(3) And can a member who was not present or represented, bring an action to enjoin the payment thereof?"

I assume, from your question, that there is no doubt but what the policy was not renewed. If there is a claim of renewal, based upon custom of the agent to rewrite the policy, it must be borne in mind that there must be a custom proven that embodies an obligation on the part of the insured as well as on the company. *Nippolt v. Firemen's Insurance Co.*, 57 Minn. 275. I assume, however, that no claim is made on the above ground.

The question as to whether or not the members of a mutual fire insurance company can vote the allowance, and authorize the payment of such claim, is a question which is not entirely free from doubt. As a general proposition, a corporation holds its corporate funds in trust, for the purposes designated in the articles of incorporation, and for the uses of the stockholders; and as a general rule of law, a corporation cannot give away funds of the corporation as mere gratuity.

It was held in *Beers v. New York Life Insurance Co.*, 66 Hun. (N. Y.) 75, that an insurance company did not have the right to vote a salary to the president of an insurance company for the remainder of his life, without service. This was held to be an act *ultra vires*.

In *McCrary v. Chambers*, 48 Ill. App. 445, a national bank was held to be authorized to make a donation to a manufacturing establishment, to induce them to remain in a certain city; the act was held to be *ultra vires* of the corporation.

"Ordinarily, unless created for the purpose as in the case of charitable corporations, it is not within the power of a corporation to make a gift of its property, however worthy of encouragement or aid the object of the gift may be. This would generally be in violation of the rights of shareholders or members not consenting. But there may be cases in which a gift of property by a corporation would be authorized as a legitimate mode of increasing or carrying on its business, and there are a number of cases upholding gifts on this ground." Vol. 7 Am. & Eng. Enc. of Law, p. 747.

"It is a patent proposition that ordinary business corporations have no power to make gifts of their property or funds * * *. On the other hand there are cases that hold that under certain circumstances corporations may make donations or subscriptions in aid of certain enterprises that will

tend directly or indirectly to increase the corporate business and thereby benefit the corporation and stockholders; and make gifts to families of a deceased officer or pay extra wages to certain employes, and enter into contracts for advertising and give away manufactured products for the purpose of advertising." 3 Thompson on Corporations, Sec. 2434.

In *Vandall v. So. San Francisco Dock Co.*, 40 Cal. 83, the rule was laid down that whether a given act is *ultra vires* depends on, first, whether or not it is within the incorporated powers of the corporation; second, whether or not it is necessary to the exercise of one of the enumerated powers. In that case it was held that a corporation formed for the purpose of buying, selling and improving real estate, and which owned lands near a railroad might properly appropriate a portion of its funds to such railroad for the purpose of increasing the facilities and lessening the cost of transportation where the direct and proximate tendency of such increased facilities is to enhance the values of its own lands. The court also laid down the rule in that case that no infallible rule can be laid down defining accurately the point at which the benefit to be derived from a proposed work would cease to be direct and proximate, but that each case must be determined upon its own facts and circumstances.

In the case of *Temple St. Car Ry. Co. v. Hellman*, 103 Cal. 634, the corporation in question was held to have the power to execute a note to the conductor of a base ball park in consideration that he discontinue his former place of entertainment and establish a first-class base ball park on a piece of land adjacent to the land of the street railway with a view of increasing its business.

In the case of *Whelstone v. Ottawa Univ.*, 13 Kan. 320, it was held that the donation of lots by a townsit corporation with no special limitation of powers and although the improvements donated were to be made outside the town site, was not an act *ultra vires*. It was so held on the theory that the donation would tend to build up portions of the town and enhance the value of the corporate property.

In the case of *Green v. Blodgett*, 55 Ill. App. 556, it was held that a corporation might pay to the owner of a site for a post office a sum of money for the purpose of securing the location of the post office near the place of business of the corporation.

In the case of *Richlieu Hotel Co. v. International Encampment Co.*, 140 Ill. 248, a gift by the Hotel Company to the Encampment Company on condition that the Encampment Company would locate near the city in which the hotel was located was held not to be foreign to the business of the hotel corporation and was held to be *intra vires*.

In the *Price's Patent Candle Company Case*, 45 L. J. Ch. 437, the company had passed through a successful year of business and had voted to give the servants of the company, who had worked throughout the year and were of good character, a gratuity equivalent to one week's wages. The court held that the company could not be restrained from paying such a gratuity—that it was reasonable means used by the directors to encourage good and efficient work on the part of the servants, and was in the best interests of the corporation and therefore was an *act intra vires*.

In *Cyclist Touring Club v. Hopkinson*, 1 Chan. 179, a memorandum of the corporation provided as follows:

"Provided nothing herein contained shall prevent the payment in good faith of remuneration to any officers or servants of the club or to any member of the club or other person in return for any services actually rendered to the club."

A retired secretary was given a pension, by way of gratuity. The court held, in passing upon the above memorandum, that the grant of a pension, by way of a gratuity to a retired secretary, was *intra vires*. In this comparatively recent case, the case of *Taunton v. Royal Insurance Company*, 2 Hem. & M. 135, *infra*, was cited with approval, and the reason for the decision in the Taunton case was reiterated.

In *Hulton v. West Cork Railway Company*, 23 Chan. Div. 654, which was a case of granting gratuities to retiring officials of a corporation, when the

business of the corporation was being turned over to a new company, the court distinguished it from the case of *Taunton v. Royal Insurance Company, infra*, in which it was held that a company might pay a fire loss not covered by policy. The court also distinguished the *Price's Patent Candle Case, supra*, from the case then under discussion, and, on page 655 the court said,

"The principle of those cases, as I understand, is this: That where there are directors of a trading company those directors necessarily have incidentally the power of doing that which is ordinarily and reasonably done in every such business, with a view of getting either better work from their servants or with a view to attract customers to them, as in the case of an insurance company. * * * In the Insurance case it was shown that what the insurance company did was a reasonable way of conducting the business of an insurance office; in order to attract customers by paying losses which were not strictly within the terms of the policy and therefore could not be said to be legally enforceable against the company."

In the case of *Steinway v. Steinway*, 17 Misc. (N. Y.) 43, gifts by the corporation to public baths, library and school in the vicinity of the homes of the employees of the company are within the corporate authority. This case lays down the following rule: "An act which is lawful in itself and not otherwise prohibited, which is done for the purpose of serving the corporate ends and is reasonably tributary to the promotion of those ends in a substantial and not in a remote and fanciful sense may fairly be considered within the charter powers."

In the case of *Taunton v. Royal Insurance Company*, 2 Hem. & M. 135, the directors offered to pay losses caused by a gun powder explosion although their policies contained an express exception from such losses, at the same time not admitting any legal liability to do so. On a bill by a shareholder to restrain payments, it appearing in the evidence, that it was usual and advantageous for companies to make such payments, although not strictly bound to do so, it was held that this was a mode of carrying on the business with which the court would not interfere and the bill was dismissed with costs. In this case it appeared from the evidency that it had been customary for companies to pay losses caused by explosion even in cases where explosions were excepted by the policies, and that it was for the advantage of the company to deal liberally with customers even to the extent of paying losses not strictly within the terms of their policies, and, as an example, it was stated that damage to one house by water used in putting out a fire in another house was usually paid, although it was no more within the terms of the policy than damage by explosion.

It seems quite clear, therefore, that cases may arise where gifts can be made by an insurance company to persons insured even though the loss is not covered by the policy. Upon the same reasoning used in the insurance case and in the general corporation cases cited above, there seems to be equally as good ground for paying a loss where a policy has expired through the inadvertence of the insured and therefore no legal obligation exists for that reason, as where a policy is in force but the cause of the loss is outside the scope of it, as in the *Taunton Case, supra*.

In view of the authorities above cited it is reasonable to suppose that our court, if the question were presented, would follow the trend of those authorities which is to the effect that great latitude is given to a company to do acts which are likely to promote the business success of the corporation. It is probable that, if it appeared that a policyholder had paid his premiums regularly and for a long period of time and, through inadvertence or neglect, his policy had expired and that to refuse his claim for damages would shock the sense of fairness and justice of policyholders and persons who were likely to become such and thereby lessen or limit the number of policies and reduce or limit the company's business, the court would hold that the payment of a loss to such former policyholder was legitimate advertising and good business judgment and therefore valid.

The force of those decisions, however, is lessened by the character of town mutual fire insurance companies and their purposes and manner of

doing business. The town insurance company is strictly mutual and, in the main, confined to rural business. Its territory is often confined to a single town and is limited by law to thirty towns or to a single county. It does not advertise for business and has no business solicitors. It is a matter of no great concern to those farmers who are in the company whether another farmer comes in or stays out.

A court might hold that the payment of several hundred dollars to cover a loss resulting from the burning of an uninsured barn owned by a former policyholder was not legitimate advertising or sound business administration. The court might look upon such an act as a pure gratuity. It might conclude that those who voted to pay the loss were actuated solely by charity for the barn owner and a disposition to coerce others to join them in such charity, and not at all actuated by the purpose or desire of promoting the interests of the company. Of course the company cannot give solely for charity's sake. It cannot indulge in disinterested philanthropy. Its disbursements must have some valid business basis even though they be in the form of gifts or donations.

So, in the final analysis, the question in each case resolves itself into a mixed one of law, and fact, to which no positive answer can be given. An absolute answer can be had only from the court.

I conclude, without a deep or fixed conviction, however, that should this insurance company pay the claim you mention its action would be legal and would withstand a court test.

In answer to your second question, if the act is done in good faith by the majority of the stockholders that is all that can be required of them. It cannot be said that they are to receive any benefit that does not accrue to the minority stockholders as well, and if there are any detrimental results to the minority stockholders they are also detrimental to the majority stockholders. If the insurance is paid there can be no doubt but that it is paid in good faith in the belief that it is a proper business policy for the insurance company to pursue, and for that reason there would be no right of action against the majority stockholders for so voting.

In answer to your third question, the act of voting to pay the loss can be attacked as an *ultra vires* act. A minority stockholder can, by himself or on behalf of the minority stockholders, invoke the aid of courts of equity to restrain threatened *ultra vires* acts on the part of the majority stockholders. Thompson, Corporations, Sec. 4502; *Northern Trust Co. v. Snyder*, 113 Wis. 516; Thompson, Corporations, Sec. 5693. The fact that the stockholder is not injured by an *ultra vires* contract to which all the other members have consented does not prevent his maintaining an action to enjoin its performance. Thompson, Corporations, Sec. 4502.

In the case of *Carmien et al. v. Cornell et al.*, 148 Ind. 83, it was held that where the officers of a mutual insurance company have accepted the proof of loss of a claim made by the beneficiary of an invalid policy and are about to lay assessments upon the members for the purpose of paying said invalid claim, the members of the company have no adequate remedy at law and are entitled to injunctive relief. You are advised, therefore, that if the minority stockholders, or any of them, feel themselves aggrieved in that the proposed payment of the loss in question is an *ultra vires* act the proper method of testing the question out is by a suit in equity to enjoin the payment thereof.

Very truly yours,

W. C. OWEN,
Attorney General.

February 21st, 1917.

Hon. F. W. Kubasta,
Deputy Commissioner of Insurance.
Dear Sir:

In your letter of the 15th you state that a town mutual insurance company, not using the standard form of policy, issued a five year term policy

October 1, 1916, containing a nontransferable clause. The policyholder sold the property in question December 29, 1916, and not being able to transfer his insurance to the new owner requested the return of his unearned premium which, under the short rate table would be 80% of the original premium. You state that the company has been doing business for over forty years and has made it a custom not to return unearned premiums, on the theory that the advanced premium rate is too small, and you ask, first, Is the company liable for the unearned premium upon the above statement; second, May a mutual company not using the standard form of policy exempt itself from the provisions of sec. 1946d, Stats., by a by-law.

Sec. 1946d, Stats., provides:

"Any company, association, or corporation transacting the business of insuring property against loss or damage from any cause shall, except as is otherwise provided by any provision applicable to any class of insurance companies, cancel any policy at any time by request of the party insured or his assignee, and return to said party the amount of premium paid, less the customary short rate premium for the unexpired portion of the full term the policy has been issued."

"Mutual insurance companies are usually organized to insure their members on the assessment plan and without capital." 22 Cyc. 1410.

The purpose of town mutual companies, their method of organization and the nature of the premium and the payment thereof furnish sufficient reasons for making a distinction between such mutual companies and stock companies as to the operation of sec. 1946d.

A town mutual company is what its name implies—it is a mutual indemnity association. It is not organized for the purpose of profit, as are the stock insurance companies, and there is some question as to whether or not such an association can be said to be transacting the business of insuring property as the same is used in sec. 1946d.

The basis of organization of town mutual insurance companies is that of membership. The members on joining the association pay a fee, not as an insurance premium, strictly so-called, whereby they pay for a definite amount of insurance for a certain specified period as is done in stock companies. The amount paid is in the nature of a membership fee sufficient to pay the cost of issuing the policy and other incidental expenses of administration. At certain specified times a statement of losses is made up by the association and the members pay their respective apportionments.

The amount paid by a member or a policyholder on taking out a policy does not determine his financial responsibility to the association for the time covered by the policy. His obligation has not been ascertained at the time the policy issues, but must be ascertained after losses occur; then assessments are made to cover them.

Sec. 1933, Stats., under the head of "Town Insurance Companies," provides:

"Every person to whom any such policy is issued shall be deemed a member of such corporation and shall give his undertaking, bearing even date with such policy, binding himself * * * to pay his pro rata share to the corporation of all losses or damages which may be sustained by any member thereof, and of its necessary business expenses together with all legal costs and charges incurred in case legal proceedings are commenced to cover any assessment made upon him. * * * *He shall also at the time of effecting such insurance pay such percentage in cash and such reasonable sums for a policy as may be required by the rules or by-laws.*"

The assessment of a town mutual insurance company is more nearly analogous to the stock company premium than is the original payment made at the time the policy issues. In stock insurance companies the premium originally paid covers the entire cost to the assured and ends his financial obligation to the insurer for the period specified in the policy. In other words, he buys his insurance outright and pays for it in advance, while the member of a town mutual company pays only for his membership

in advance and pays his share to cover actual fire losses after the losses occur. It is quite apparent that the fee charged by the town mutual company for membership at the time the policy is issued covers the actual cost to the company of issuing the policy and other incidental expenses connected with the administration, and is not considered any part of the payment for fire losses. The member has received all that he has paid for, and the work of the company, with respect to the policy, has been performed, and if the policy is later cancelled the company makes nothing upon the transaction, and the member is entitled to no rebate upon it as a matter of right.

The theory of the return premium upon cancellation is that the policyholder has paid for insurance, which he has not received, and therefore the proper portion of the unearned premium should be returned.

It is obvious that the application of this theory to the town mutual plan can have no justification in reason or in equity, and that sec. 1946d was not intended to cover town mutual companies.

Sec. 1937, Stats., under the head "Town Insurance Companies," provides for the cancellation of policies or withdrawal of a member from the association in the following words:

"Any member of such corporation may withdraw therefrom at any time by returning his policy *with a request for its cancellation written thereon or by a notice in writing over his own signature properly witnessed (one witness)* to the president or, in his absence to the secretary thereof *and paying his share of all claims then existing against said corporation.*"

The above quoted section applies especially to town mutual insurance companies and from its phraseology the legislative intent is clear. They have apparently considered the differences between the plan of organization of town mutual companies and the stock insurance companies in the same manner as above outlined, and they have said that when a person desires to withdraw he may be owing the company something for losses which have occurred up to the time of his withdrawal. No provision is made for any return premium, and it is no doubt upon the theory above mentioned that the member has received everything that he has paid for; therefore, no provision is made in the law for any rebate to him under any circumstances which could possibly arise under the town mutual plan.

It is therefore my opinion that a town mutual company does not come within the provisions of sec. 1946d, and that no unearned premium can be due the assured in the absence of the standard form of policy, and under the circumstances outlined in your communication.

Answering your second question would say that, in the absence of the standard policy being adopted by the company and actually used in the form of policy issued, the company would be exempt from the provisions of sec. 1946d upon the reasoning outlined in the answer to your first question.

Very truly yours,

W. C. OWEN,
Attorney General.

December 30, 1919.

Mr. F. W. Kubasta, Deputy Commissioner,
Office of Commissioner of Insurance,
Capitol.

Dear Sir:

I am in receipt of your letter of the 23rd in which you ask whether it is necessary that the secretary and treasurer of the Elba Mutual Fire Insurance Company be residents of the town of Elba, or whether a member of the company residing in the territory covered in its articles is qualified to act as an officer of said company even though residing without the territory of said town.

You further ask whether the president of the company, while a policyholder and a resident of one of the towns within the territory of company,

would be eligible to act in the capacity of president if he should remove without the territory of the company or in an adjoining county.

You refer to parts of the articles and by-laws of the corporation which you state provide as follows:

"Article 1. This company shall be known as the Elba Mutual Fire Insurance Company, under which name all business shall be transacted. The office of this company shall be in the town of Elba, Dodge County, Wisconsin, and all of its meetings shall be held in said town, and this company shall transact the business of insurance in the towns of Elba, Lowell, Portland, and Shields in said county."

"Article 3. The officers of this company shall be a board of five directors who shall be chosen by a majority vote by ballot of all the members present, and shall hold their offices for one year and until their successors are duly elected. They shall choose one of their number president and a secretary and a treasurer."

You state that there is no other provision in the articles or by-laws relative to the residence of the officers.

The provisions referred to by you do not prescribe as one of the qualifications that the officers must reside in the town of Elba nor do they provide that such officers must reside within the territory within which the company is authorized to transact its business. I know of no rule of law requiring the officers of a corporation to reside where the company has its office, nor within the territory within which it is authorized to transact business. In my opinion, any policyholder of this company residing in the State of Wisconsin is eligible so far as residence is concerned, to hold any of the offices referred to by you.

Yours truly,

JOHN J. BLAINE,
Attorney General.

AFFIDAVIT MUST BE SPECIFIC AND COMPLETE.
SECTION 1774, WISCONSIN STATUTES

I have examined and return herewith the proposed amendment to the articles of organization of the Retail Lumbermen's Mutual Insurance Company.

The certificate of the officers recites that between twenty-five and thirty members of said company were present at the meeting, at which this amendment purports to have been adopted, and that all of said members present voted in favor of the adoption of said resolution and no member voted against it. There is no statement as to the total number of members of such corporation. Sec. 1774 provides that such certificate must state, among other things, the total number of members, and the total vote in favor of such amendment. This certificate is defective in not stating the total number of the members of the organization and in not stating definitely the number voting in favor of and the number voting against such resolution.

There is an affidavit that the proposed amendment was filed with the commissioner of insurance between the 13th and the 17th days of January, 1919. In my opinion this affidavit should state the exact date upon which said proposed amendment was filed and not leave it indefinite as is done in this affidavit. For the reasons stated I cannot approve of said proposed amendment.

QUORUM REQUIRED BY LAW MUST BE PRESENT TO AMEND ARTICLES.
SECTION 1896m, WISCONSIN STATUTES

I have examined and return herewith the amendment to articles of incorporation of the United Automobile Mutual Insurance Company.

The certificate of the officers recites that the amendment was adopted at a special meeting held on *September 26, 1917*; that on the *3rd day of December, 1918*, a copy of the proposed amendment was filed with the secretary of the company and on the *4th day of December, 1918*, a copy was filed with the commissioner of insurance. As these copies must be

filed at least thirty days prior to the meeting at which the amendment is adopted, this certificate does not show a proper adoption of such an amendment. It certifies that the meeting was held more than a year before such copies were filed.

In addition to that it appears that at that meeting only eight members were present. Subsec. 1 of sec. 1896*m* provides:

"Unless otherwise provided in the articles or by-laws, ten members present at any meeting shall constitute a quorum."

From this it appears that no quorum was present at the meeting. It is true that the certificate further states that there were also twenty proxies present. Apparently these proxies were held by the eight members who were present. I am convinced that the provision quoted, when it says "ten members" means ten persons who are members of the organization. Had it been intended that less than that number would constitute a quorum provided they had enough proxies so that the total votes would be ten, some other language would have been used. The legislature has placed the number that are required to be present in order to constitute a quorum very low in order to permit these mutual companies to insure having a quorum present. If proxies may be used in counting towards this quorum, then one member holding nine proxies could constitute a quorum and dictate the entire policy of the corporation. That seems to me to be clearly contrary to the legislative intent. It was not intended that one or two or three members, or any number of members less than ten, could give expression to the will of the membership of the organization. Any such construction would leave room for grave abuses. In this very instance it appears that there is a total membership of 607. Only a trifle over one per cent of the membership was present at this meeting. Certainly it is not an unreasonable requirement that at least ten actual members, not counting proxies, shall be present in order to enable the meeting to transact any business.

For the reasons indicated I cannot approve this amendment.

CORPORATION CANNOT GO BEYOND THE SCOPE OF ITS ARTICLES. SECTION 1897, WISCONSIN STATUTES

In your letter of the 29th ult., you submit the original articles of organization and amendments thereto of the Milwaukee Mutual Fire Insurance Company of Milwaukee, and you state that the question arises as to whether or not under Sec. 1897, Stats., this company can legally accept "risks of insurance against loss or damage by reason of tempest, cyclone, tornado, or windstorm. In other words, does the introduction to subsection 1 of section 1897 define what may be accepted or included under fire insurance, or is subsection 1 modified by the language of section 1897 which provides that insurance companies may be formed for the following purposes? (The mention of several subjects of risks of insurance in any subsection indicates that any one or more or all may be included)."

"In other words, is a company which provides in its articles of organization for the acceptance of risks of insurance by reason of loss or damage by fire permitted to issue policies covering loss or damage by reason of cyclone, etc., even though there is no specific mention or reference to the terms tempest or windstorm and cyclone in such articles?"

Ch. 89 of the Wisconsin Statutes relates to insurance corporations. Sec. 1897 specifies the purposes for which insurance corporations may be formed. It provides:

"An insurance corporation may be formed for the following purposes: (The mention of several subjects or risks of insurance in any subsection indicates that any one or more or all may be included)."

Then follows a list of fifteen (15) subheadings, each a general class of insurance containing thereunder subdivisions and branches which may be included. The purpose of the classification seems to be founded upon the different classes of risks, as for instance, subdivision 1 carries the general

class of fire insurance and permits companies to organize, also to insure against loss by lightning, hail, tempest, or explosion. Subdivision 2 covers marine insurance and permits companies in the marine insurance business to organize also for insurance against risks of inland transportation, navigation, and other perils usually insured against by marine insurance companies. Subdivision 3 permits companies to organize for insuring lives, and also permits companies to insure the health of persons.

It will be noted further in Sec. 1897a relating to stock or mutual plan companies subdivision 2 is as follows:

"No company shall be formed for the purpose of engaging in any other kind of insurance than that specified in some one of the subsections of section 1897, or more kinds of insurance than are specified in a single subsection, except that a company may be formed: * * * * *"

Then follows the combination of classes of risks that may be included in the formation of a single company. A careful examination of the combinations permitted shows that risks somewhat allied in their nature are permitted in combination.

I find in the articles of organization signed by the incorporators the following statement:

"We, the undersigned, * * * do associate for the purpose of forming a mutual fire insurance corporation. * * * The name of such corporation shall be 'The Milwaukee Mutual Fire Insurance Company of the City of Milwaukee.'"

"Article 7: 'The Wisconsin Standard Fire Insurance Policy is adopted for exclusive use by this corporation, * * *.'" This provision would indicate that the standard fire policy was to be used in all risks, which substantially precludes the idea of writing cyclone, tempest, or hail insurance. I am unable to find any mention in the articles of incorporation of any intention on the part of the incorporators to do other than a strictly fire insurance business.

The authorization cannot be broader than the purposes set out in the articles of incorporation. From a careful reading of the whole statute governing the organization of insurance corporations, it is quite apparent that it was the intent of the legislature to permit companies to organize for the purpose of writing different classes of risks, and it seems to have been the intent to set out in the different subdivisions in Sec. 1897 what risks might be grouped and covered by a single organization. If the claim now made by the applicant company be granted, then any company organized to do a fire insurance business could engage in the business of hail insurance without any mention whatever of that purpose in the articles of incorporation. It is quite apparent that from the wide range of difference in the nature of hail risks and fire risks that the legislature could not have intended to permit a company to do a hail insurance business when the articles of incorporation stated that they were organized for the purpose of doing a fire insurance business. If it was the intention of the legislature to permit any company organized to do a fire insurance business to write hail, tempest or explosion insurance; that purpose would no doubt have been indicated by some appropriate language in Sec. 1897. We find, however, the following words:

"An insurance corporation may be formed for the following purposes: (The mention of several subjects or risks of insurance in any subsection indicates that any one or more or all may be included.)"

A fair construction of these words is that an insurance corporation may be formed for any one or all of the purposes included in any group or subdivision. This is quite different from saying that a company organized under any one of the fifteen (15) subheadings might accept any class of risk named in that group or subheading. I am of the opinion that an insurance company must state in its articles of incorporation the class of insurance risks that it expects to carry, at least in so far as those classes are recognized in the statute. Tempest insurance is a recognized class of

risk found in the statute and cannot be said to be fairly included within the words "fire insurance."

You are, therefore, advised that under the articles submitted the Milwaukee Mutual Fire Insurance Company cannot legally issue policies insuring against loss or damage "by reason of tempest, cyclone, tornado and windstorm."

December 26, 1917.

Hon. F. W. Kubasta,
Deputy Commissioner of Insurance,
Capitol.

Dear Sir:

I have examined and return herewith the verified copy of amendments to the articles of organization of the City of Oconomowoc Mutual Fire Insurance Company.

These amendments substitute entirely new provisions for the old ones. Section 1772 provides in part, that in case of corporations formed without capital stock "the articles shall fix the time and place for the first meeting for the election of officers, and the signers of such articles shall give notice thereof to the members in the manner provided in the next section." Section 1773 provides for a notice of not less than ten days.

These amended articles provide that the first meeting for the election of directors shall be held December 22nd, 1917. The amendment itself was adopted on said 22nd day of December, 1917. Very clearly it would be impossible to give the required notice on that date, and much less would it be possible to give such notice now, after the date fixed has expired. If this were the only defect in the amended articles, I could not approve them in their present form. Section 1774 provides among other things that "no corporation without stock shall change substantially the original purposes of its organization."

The original articles of this company, as I find them on file in your office, provide that the organizers "hereby associate for the purpose of forming a mutual fire insurance corporation, to do such insurance in the city above named * * * *." Thus, it will be seen, that this corporation as originally organized, was merely a mutual fire insurance association, limited in the scope of its business to the city of Oconomowoc. The amended articles attempt to authorize this corporation to do nearly all of the kinds of insurance business for which an insurance corporation may be formed under the provisions of sec. 1897. Among such added kinds may be mentioned marine insurance, liability insurance, steam-boiler insurance, fidelity insurance, title insurance, credit insurance, burglary insurance, plate glass insurance, sprinkler leakage insurance, live stock insurance, etc. So, too, the territory within which the company may operate is in no way limited by these amended articles. The question then arises whether the addition of these several lines of insurance business changes substantially the original purposes of this corporation.

It has been argued on behalf of the company that, as sec. 1771 enumerates a number of different purposes for which corporations may be organized, and then continues:

"Or for any lawful business or purpose whatever, whether similar to the purposes herein mentioned or not, except the business of banking, insurance (other than title insurance), building or operating public roads, or plank or turnpike roads, or other cases otherwise specially provided for," that all insurance business is considered as one purpose within the meaning of sec. 1774. It is also argued with considerable plausibility, that because secs. 1897 and 1897a authorize the formation of insurance companies for all of these several kinds of insurance, that therefore it cannot be against public policy to permit all of these kinds of insurance to be written by a single company, and that, therefore, it must be presumed that the same purpose may be accomplished by amendment.

I am not unmindful of the force of the arguments thus made, and were it not for the serious consequences that it seems to me might follow the

approval of an amendment not authorized by statute, I should be inclined to approve of this amendment and permit the company to take its own chances as to the legality thereof. However, it seems to me, in view of the decisions of our Supreme Court, with reference to the organization of corporations and the amendments of their articles, that all of the statutory provisions must be strictly and literally complied with, that it is not for the interests of any of the members of this corporation nor of the corporation itself to have such amendment approved if there be serious doubt as to its legality. Should approval be given, it seems to me that any of the present members of the company who did not participate in the meeting at which this amendment was adopted would be at liberty at any time to raise the question that the acts of the company in issuing policies under such amendment were *ultra vires*, and the corporation not bound thereby. This might result in serious loss to those hereafter becoming members, and might involve the officers of the corporation in personal liability. On the other hand, if the amendment is disapproved, the corporation can bring mandamus to compel its approval and if the court should then hold the amendment a valid one, little harm would have been done and all doubts upon the question would have been removed. For that reason, I have given the matter more thorough consideration than I otherwise should have done.

In an early case in the United States Circuit Court, Judge Dillon said:

"The change in the charter, by which a life and accident company was authorized to transact fire, marine, and inland insurance, is an organic change of such a radical character as to discharge previous subscribers to the stock of the company from any obligation to pay their subscriptions, unless the change is expressly or impliedly assented to by them." *Ashton v. Burbank*, 2 Dill. (U. S. Cir. Ct.) 435, 440, Fed. Cas. 582.

It will be noted that in the cited case the change was very similar to the change attempted here. Certainly, if such change is an organic change of a radical character, it would seem to me to change substantially the original purposes of the organization.

In New York, an amendment to the charter of a corporation authorized to construct a railroad, added thereto the establishment and maintenance of a line of steamboats. In holding that one subscribing to the stock prior to the amendment was not, after such amendment, bound by such subscription, he not having assented to the change, the court speaks of it as "a radical change or alteration by which new and additional objects were to be accomplished."

Hartford, etc. R. R. Co. v. Crosswell, 40 Amer. Dec. 354, 356; 5 Hill 383.

In a later New York case it was held that where a stock subscription was to a proposed corporation the object of which was "dealing in automobiles and motor vehicles," the subscriber could not be held where the corporation was organized for "the manufacturing, leasing, purchasing and selling of all kinds of automobiles, motor vehicles, and other vehicles." The court held that this was a material change in the character of the business.

Woods Motor Vehicle Co. v. Brady, 181 N. Y. 145—153.

Our own Supreme Court has held that an amendment materially changing the route and terminal of a railroad is such a "radical fundamental change in the character of the enterprise" as to release the "stock subscriber who does not assent." The court, however, distinguished this case from cases like *Hartford R. R. Co. v. Crosswell*, 5 Hill 383, 40 Amer. Dec. 354, saying that there seemed to be "a fair distinction between such changes as only add something to the original enterprise, which becomes tributary to it, and makes its operation more perfect and successful, and changes which abandon the original undertaking for a new one." It does not pass upon this question of additional purposes, however, as that question was not before it.

Kenosha, Rockford & Rock Island Railroad Company v. Marsh,
17 Wis. 13, 14, 15.

But, in a later case, the court holds squarely that the acquiring of an additional road, running in another direction, is "an essential change in the objects of the corporation" which releases a non-assenting subscriber to the stock.

Noesen v. Town of Port Washington, 37 Wis. 168—174.

Numerous authorities from other states might be cited, but in view of these decisions from our own Supreme Court, and because of the holding under similar circumstances in *Ashton v. Burbank supra*, I feel that I cannot approve the proposed amendment.

I also return the original articles which you loaned to me.

Very truly yours,

W. C. OWEN,
Attorney General.

Madison, June 18, 1917.

F. W. Kubasta, Esq.,
Deputy Commissioner of Insurance,
Madison, Wis.
Dear Sir:

Under date of June 15, 1917, you have submitted these questions:

"Can a mutual insurance company organized by special act of the legislature amend its articles of organization as provided for under section 1896m?

"For example, the Germantown Mutual Fire Insurance Company, was created by Chap. 278, laws of 1854. Can such company now amend its articles of association under said section 1896m?"

I am quite strongly of the opinion that the second question must be answered in the negative.

"Unless otherwise provided therein, the articles of organization of any mutual insurance company * * * may be amended by a vote of three-fourths of the members voting at a regular or special meeting." Sec. 1896m, Stats.

In this section, the expression "articles of organization," if applied to the Germantown Mutual Fire Insurance Company, must relate to its charter; in other words, to chapter 278, whereby said corporation was created. Now the last sentence of said chapter says "The legislature of this state may at any time alter, modify or repeal this act." That is but a different way of saying that the articles of incorporation of that company are to be amended by the legislature. The manner for the amendment is provided for in the charter, or articles of incorporation.

By indirection, the members of the Germantown Mutual Fire Insurance Company can change their articles of incorporation. By section 1789 every corporation may be dissolved by its members, and section 1764 makes provision for winding up the affairs of a dissolved corporation and distributing its property. Of course this is not the purpose of the statute just mentioned and would be an unsatisfactory way of accomplishing the purpose of amendment, ordinarily.

While it is probable that the courts would hold that a mutual insurance company organized by special act of the legislature, wherein no mention was made of amendment, could avail itself of the provisions of section 1896m, such conclusion is by no means certain. It would seem that the statute ought to be so worded as to make it perfectly plain that an amendment may or may not be so made; in other words, the legislative intent should be plainly expressed.

In this connection, attention is called to the fact that all corporations organized by special legislative act or under general statutes, for any of the purposes mentioned in chapter 86, entitled "The Organization, Powers and

Dissolution of Corporations," may amend their articles of organization by vote of the stockholders or members.

"Any corporation organized under any special charter or general law for any of the purposes for which corporations may be formed under this chapter may amend its charter or articles of organization, according to the provisions of section 1774, and may * * * abandon its organization and organize under this chapter by the adoption of articles of organization according to section 1772." Sec. 1790 Stats.

The statute just quoted, however, does not apply to insurance companies. The closing paragraph of section 1771 expressly exempts from chapter 86 the business of banking, insurance and railroads.

Yours very truly,

WALTER DREW,
Deputy Attorney General.

A PROPOSED RESOLUTION CERTIFIED AS AN AMENDMENT DOES NOT COMPLY WITH THE LAW.

I have examined and return herewith what purports to be an amendment to the Articles of Organization of the Farmers' Mutual Fire Insurance Company of Menomonie, Wisconsin. As a matter-of-fact no amendment is enclosed. The certificate shows a proposed resolution reading:

"Resolved that the Articles of Organization of the Farmers' Mutual Fire Insurance Company, Dunn County, Wisconsin, part of Article 10, which reads as follows 'Not to exceed \$8,000.00' in any one risk and in no case exceed three-fourths of the value of the buildings insured. Said article to read in lieu thereof 'said limit to be raised or eliminated entirely.'"

The certificate states that this resolution was adopted. The adoption of such a resolution as this would not amend the articles because the proposed resolution is in the alternative, either to raise the limit or to eliminate it entirely, and does not state which was done. The certificate from the officers should contain the exact reading of the amendment that was in fact adopted. That amendment should be in the form of a resolution. Such a resolution as was proposed in this case, if adopted in the form in which proposed, means nothing. For that reason I cannot approve the alleged amendment in its present form.

There is some correspondence from the secretary to the effect that at this annual meeting the amount of insurance that might be placed upon any one risk was raised to \$12,000, but there is no certificate showing the adoption of any amendment of that kind. Evidently some action of some kind was taken, as a result of the filing with the secretary of the proposed resolution. Such action may have been to increase the amount of insurance that might be placed upon any one risk, or it may have been to repeal entirely the provision placing a limit upon the amount of insurance that might be so placed, or it may have been to refuse to do either one. Either of the first two would necessarily be by way of an amendment to the Articles of Organization, while the third would in no way affect such articles. At the present time nothing has been submitted showing which of these three possible actions was taken.

RULINGS OF DEPARTMENT AFFECTING FIRE INSURANCE

THE FOLLOWING RULINGS HAVE BEEN MADE BY THE DEPARTMENT IN
THE COURSE OF THE CORRESPONDENCE COVERING THE APPLICATION
OF VARIOUS SECTIONS OF THE INSURANCE LAWS.

SURPLUS NOTES

July 8, 1918.

I am to-day in receipt of yours of July 6, in which you refer to my letter of June 22, addressed to the Bump Paper Fastener Company of your

city. The surplus notes issued by a mutual insurance company, under the provisions of subsection 4 of section 1897*g* of the statutes, are notes signed by the company and reciting the fact that they are surplus notes issued under the authority granted in that section and that they shall not be liabilities of the company until it has a surplus sufficient to pay them. The company puts up no collateral as security for these notes. The surplus out of which these notes are to be paid will of necessity be accumulated from the policyholders of the company. The proceeds of these notes can be used only for strictly company purposes; in other words, no part of this money can be used for any purpose other than the paying of losses and expenses of operation of the company. Of course it is true that both principal and interest will have to be paid, if paid at all, by the policyholders of the company.

You raise a question that has not been passed upon, when you ask whether or not the policyholders may be assessed for the purpose of paying these notes. Personally, I have doubt as to the right of the company management to levy an assessment for the purpose of paying these notes if the assets of the company are sufficient to take care of its other obligations. This, however, is a legal question that I would not assume to determine, and the above is merely an expression of an offhand opinion.

In the last paragraph of your letter you ask if it would be necessary to issue notes if the company had made a consistent underwriting profit. It is hardly necessary for me to answer it. There can be no question about the fact that a company which consistently shows a profit on its underwriting will have no occasion to issue surplus notes, unless it is disposed to establish a surplus in excess of what the statute would require. The reinsurance reserve carried by this company is established on the same basis that is used in establishing this reserve for other companies doing a like kind of business. It is adequate within the contemplation at least of the statutory requirement. The money borrowed on surplus notes goes into the general funds of the company, and may be used to maintain the reinsurance reserve, the loss reserve, or any other reserve that the company may be required to pay.

I have tried to cover the various questions submitted in your letter. It may be that the information given in this letter will not cover all of the questions you have in your mind. If I can elaborate on what I have said here, so as to give you a fuller explanation of the matter, I shall be glad to have you write me again.

REINSURANCE IN UNAUTHORIZED COMPANIES

July 24, 1918.

Replying to yours of July 19, permit me to say that our law permits a company authorized to do business in this state, whether domestic or foreign, to reinsure any portion of a single risk in an unauthorized company, upon the condition that the reinsuring company shall show such financial condition as it would be required to show in order to procure a license, to do business in this state as necessary in a company of this class, it is given credit in the reserves for the business so reinsured; otherwise, we hold the direct writing company for the full amount of the liability assumed on the original policy.

P. S. This does not apply to town mutuals who are guided by Section 1931*a*.

CITIES AND VILLAGES MAY BE ADDED TO TERRITORY

Jan. 4, 1918.

I am to-day in receipt of yours of January 2, with reference to the German Mutual Fire Insurance Company of your county.

In my opinion the company can amend its articles so as to include within its territory any city or village located within or adjoining any town now comprehended within the territory covered by its articles. It is my

opinion that the question as to when the city or village was incorporated does not enter into this matter. The language referred to in your letter, in my judgment, was incorporated for two reasons: First, to permit a company to continue to transact business in cities or villages in which it was operating at the time that law was passed until July, 1914; and second, the legislature had in mind the fact that cities or villages might be organized within the limits of territory in which the company was operating after the passage of this law, in which case the company would be authorized to continue to write any such newly organized city or village until the second annual meeting of the company after the organization of the municipality. By the adoption of a resolution in the form of an amendment to the articles, such as you suggest, this company can include all cities and villages now organized within the territory in which it is authorized to write business. If new cities or villages are organized in the future, it may write in those new cities or villages without amending its articles for a period expiring on the date of its second annual meeting after such organization.

RECORDS AND POLICIES TO BE IN ENGLISH LANGUAGE

Madison, Wisconsin,

April 24th, 1918.

To Whom It May Concern:

This department is in receipt of information that some of the fire insurance companies operating in this state are using policies printed in a foreign language. Complaint and protest against this practice has been filed with the department.

Where the standard fire policy is required, it must be printed in the language of the statutes. Companies not required to use the standard fire policy will hereafter be required to print their policies in the English language. These contracts are impressed with a public interest. They can hardly be said to be private contracts. This department, the courts, and individuals loaning money upon the security of the properties covered by such contracts have occasion to deal with them. The use of various foreign languages makes such dealing difficult.

The records of these companies should also be kept in the language of the country. In the examination of companies by the department we find it exceedingly difficult to deal intelligently with records that are kept in a foreign language. We will not object to a company using its present supply of policies. When new ones are printed, however, they must be in the English language. After January 1, 1919, the records of all companies will be required to be kept in the language of the country. There will be no objection to printing by-laws, etc., in a foreign language in addition to the English language. Any company affected by this ruling will kindly make arrangements to comply with it. We will be pleased to have you forward to this office a copy of the policy now in use and also a copy of any new policies which you may have printed.

FORMS

FORM FOR AMENDMENT OF ARTICLES OF TOWN MUTUAL INSURANCE COMPANIES AT ANNUAL MEETING

AMENDMENT OF ARTICLES

At the annual meeting of the _____ Insurance
Company, of _____, Wisconsin, the following res-
olution was offered:

RESOLVED, That the Articles of Organization of this Company be and are amended to read:

The meeting having been duly organized at the time and place and with the quorum required by law and the articles and by-laws, the secretary read the foregoing resolution for amendment of the Articles of Organization. The question being upon the adoption of the resolution to so amend said Articles, the total number of votes cast was _____ votes, of which _____ votes were cast for and _____ votes were cast against the adoption of said resolution. At least two-thirds of the votes cast being for the resolution the same was adopted. Total number of members of said company _____ and the total number of members present at said meeting was _____

STATE OF WISCONSIN, } ss.

_____ County. }

_____, president, and _____

secretary, of the _____ Insurance Company of _____ Wisconsin, being duly sworn, says that he is such officer of said company and that the foregoing copy of an amendment to the Articles of Organization of said company, and minutes of meeting, are true, correct and complete copies of the originals now on file in the office of said company, and of the part of the minutes of said meeting relating to the adoption of said amendment.

_____, President.

_____, Secretary.

Subscribed and sworn to before me this _____ day of _____

_____, 192_____

FORM FOR AMENDING ARTICLES OF ORGANIZATION OF TOWN MUTUAL INSURANCE COMPANIES AT SPECIAL MEETINGS

To the Secretary of the _____ Insurance Company of _____, Wisconsin:

The undersigned members of said Company hereby request that the proposed amendment to the Articles of Organization of said Company set forth in the following resolution be voted upon at the _____ meeting thereof to be held on the _____ day of _____, 192_____, and that notice thereof be given to the members by mail at least thirty days prior to such meeting.

Dated this _____ day of _____, 192_____,

Resolved, That the Articles of Organization of the _____ Insurance Company of _____, Wisconsin, be and are amended to read:

To the members of the _____ Insurance Company of _____, Wisconsin:

Notice is hereby given that pursuant to the foregoing request, the proposed amendment to the Articles of Organization of said Company recited in the foregoing resolution will be voted upon at the _____ meeting thereof to be held at _____, Wisconsin, on the _____ day of _____, 192_____, at _____ o'clock _____ M. Dated this _____ day of _____, 192_____

_____, Secretary.

STATE OF WISCONSIN, }
 ----- County } ss.

-----, being duly sworn, on oath, says that he is the secretary of the ----- Insurance Company of -----, Wisconsin, and that on the ----- day of -----, 192-----, he deposited in the Post Office at -----, Wisconsin, and left there to be carried, copies of the foregoing notices reciting the proposed amendment inclosed in sealed post-paid wrappers and addressed one to each of the members of said Company at his post-office address as shown by the books and records of said company, and that there was no direction upon said wrappers for the return thereof in case of nondelivery to the person addressed.

Subscribed and sworn to before me this ----- day of -----, 192-----

----- County, Wisconsin.
 Copy of Portion of Minute of ----- Meeting

The meeting having been duly organized at the time and place and with the quorum required by law and the articles and by-laws, the secretary read the foregoing request for amendment of the Articles of Organization, resolution, notices and affidavits of mailing. The question being upon the adoption of the resolution to so amend said Articles, the total number of votes cast was ----- votes, of which ----- votes were cast for and ----- votes were cast against the adoption of said resolution. At least two-thirds of the votes cast being for the resolution the same was adopted. Total number of members of said company ----- and the total number of members present at said meeting was -----

STATE OF WISCONSIN, }
 ----- County. } ss.

-----, president, and -----, secretary, of the ----- Insurance Company of -----, Wisconsin, being duly sworn, says that he is such officer of said company and that the foregoing copy of an amendment to the Articles of Organization of said company and of the request therefor, resolution, notices, affidavit of mailing and minutes of meeting, are true, correct and complete copies of the originals now on file in the office of said company, and of the part of the minutes of said meeting relating to the adoption of said amendment.

-----, President.
 -----, Secretary.

Subscribed and sworn to before me this ----- day of -----, 192-----

FORM FOR CERTIFYING ADOPTION OF BY-LAWS AND AMENDMENTS THEREOF.

TOWN INSURANCE COMPANIES

STATE OF WISCONSIN

DEPARTMENT OF INSURANCE

STATE OF WISCONSIN, }
 COUNTY OF ----- } ss.

-----, president, and -----
 -----, secretary, being each duly sworn, on oath say
 that they are, respectively, the president and the secretary of the -----

Insurance Co., and that the copy of { By-Laws
 or
 Amendments to By-Laws } hereto at-
 tached is a true, correct and complete copy of the original -----
 ----- of such company, adopted at a -----
 meeting of said company held on the ----- day of -----
 -----, 192-----

-----, President.
 -----, Secretary.

Subscribed and sworn to before
 me this ----- day of -----,
 192-----

 Notary Public,
 ----- Co., Wis.
 My commission expires -----, 192-----

FORM OF AMENDMENT OF ARTICLES—DOMESTIC MUTUAL COMPANIES

We, the undersigned president and secretary of the -----
 ----- Insurance Company of -----, a corporation of
 Wisconsin, do hereby certify that the foregoing amendments to the articles
 of organization of the said corporation were duly adopted at the -----
 ----- meeting of the members of said company, duly convened according
 to the articles and by-laws of said corporation, and which meeting was
 held at the principal office of said company at -----, in the county of
 -----, Wisconsin, on the ----- day of -----,
 192-----.

That on the ----- day of -----, a copy of said
 proposed amendments to the articles of organization was filed with the
 secretary of the company, and that on the ----- day of -----
 -----, a copy of said proposed amendments were duly filed with
 the Commissioner of Insurance as provided by law.

We further certify that a notice of said proposed amendments was duly
 mailed to each member of said company on the ----- day of -----
 -----, giving the date and time and place of such meeting
 and the purposes thereof, at his last known post-office address and en-
 closing therewith a copy of said proposed amendments to articles of in-
 corporation, and that said call and notice was mailed and said notice was
 given more than thirty days prior to the holding of such meeting.

We do further certify that such amendments were duly adopted at said
 meeting by the affirmative votes of more than three-fourths of the members
 voting. The total number of members present at said meeting was -----
 ----- The number of members voting for said proposed amend-
 ments was ----- and the number of members present voting
 against said proposed amendments was -----; that the total
 membership of said company at the time of holding said meeting was -----

We further certify that the foregoing copy of such resolutions and the
 amendments to said articles of organizations is a full, true, and correct
 copy of the original thereof.

In witness whereof, we the -----, president,
 and -----, secretary of said -----

----- company have hereto set our hands this ----- day of
-----, 192-----.

President

Secretary

Note: In executing the above certificate, the same should be executed as and of the old corporate name, for the reason that the amendments changing the corporate name are not legal or in existence until after due approval.

ARTICLES OF DOMESTIC MUTUAL COMPANY

KNOW ALL MEN BY THESE PRESENTS That the undersigned, adult residents of the state of Wisconsin, do hereby make, sign, and agree to the following:

ARTICLES OF ORGANIZATION

ARTICLE 1. The undersigned do hereby associate themselves for the purpose of forming a mutual insurance company under Chapter 86, Wisconsin Statutes, the purpose of which company shall be to transact the business of Insurance against the risk (or risks) of loss or damage by

ARTICLE II. The name of such company shall be -----
Mutual Insurance Company, and its home office and principal place of business shall be in the city of -----, in the county of -----, Wisconsin. The first meeting of the company shall be held in the city of -----, in the county of -----, Wisconsin, on the ----- day of -----, 192-----, at ----- o'clock.

ARTICLE III. The general officers of said company shall be a president, a vice president, a secretary, a treasurer, and a board of ----- directors. At the first meeting of the company ----- directors shall be elected to serve three years, ----- directors to serve two years, and ----- directors to serve one year. At every annual meeting thereafter, ----- directors shall be elected to serve three years.

ARTICLE IV. The principal duties of the president shall be to preside at all meetings of the board of directors and of the members of said company. He shall also have a general supervision of the affairs of the company. He shall sign all deeds and policies of insurance and any other instruments, contracts, and papers necessary to the transaction of the business of said company.

The principal duties of the vice president shall be to discharge the duties of the president in the event of the absence or disability of the latter.

The principal duties of the secretary shall be to manage the business of said company. He shall execute and issue all policies of insurance. He shall countersign all deeds, contracts and other legal documents and affix the seal of said company thereto. He shall keep a record of all proceedings of said company, at the meeting of the members and of the board of directors. He shall render a true and complete account of the financial condition of the company at each regular meeting of the board of directors and at each annual meeting, or as often as may be required by the board of directors. He shall receive all moneys paid to said company and pay the same over to the treasurer, taking his receipt therefor. He shall have custody of all the books, papers, and records of the company. He shall perform such other duties as may be incidental to his office. He shall give a bond for the faithful performance of his duties in such sum as may be required by the board of directors.

The treasurer shall receive from the secretary for safe-keeping all moneys paid to the company. He shall make disbursements for the payment of losses and expenses and other claims against the company only upon an order approved by the secretary and countersigned by the presi-

dent. He shall keep a true and complete account of all moneys received and disbursed, with proper vouchers for moneys disbursed. He shall render such account as often as may be required by the board of directors. He shall give a bond for the faithful performance of his duties in such sum as may be required by the board of directors.

The board of directors shall convene regularly _____ times a year. It shall have a general supervision of the affairs and business of said company. The board of directors shall elect annually a president, vice president, secretary and a treasurer, all of whom, except the secretary and treasurer, shall be members of the board of directors. It shall fix the compensation of the general officers. The board shall require the secretary and treasurer to give bonds for the faithful performance of their duties in such sum as the board may deem adequate. Vacancies upon the board shall be filled by the board until the next annual meeting of the company.

ARTICLE V. Every person, corporation, association, or partnership insured by said company shall be a member thereof, and shall have one vote. Any member of this corporation may have his membership discharged by the expiration or cancellation of his insurance policy and after the payment of his pro rata share of all outstanding liabilities.

ARTICLE VI. These articles may be amended by a vote of three-fourths of the members voting at any regular or special meeting of said company held at least thirty days after the proposed amendment has been filed with the secretary of said company and with the Commissioner of Insurance and a copy thereof, with notice of the date, time, and place of meeting has been mailed to each member of said company.

IN WITNESS WHEREOF, We have hereunto set our hands, this _____ day of _____, A. D. 192____.

SIGNED IN PRESENCE OF

STATE OF WISCONSIN, }
COUNTY OF _____ } ss.

Personally came before me this _____ day of _____, A. D. 192____, the above named _____ and _____, to me known to be the persons who executed the foregoing instrument, and acknowledged the same.

Notary Public, Wisconsin

(Notarial Seal)

BY-LAWS—DOMESTIC MUTUAL COMPANIES

I.

MEETINGS OF MEMBERS

The annual meetings of the members, for the election of directors, shall be held at the general office of the company at _____, Wisconsin, at _____ o'clock on the _____ day of _____ in each year.

II.

At each annual meeting of the members, the directors and officers shall submit complete and detailed reports of the condition of the company and of its transactions during the preceding year.

III.

Special meetings of the members may be called at any time by the president and shall be called upon the order of the board of directors or upon the written request of _____ directors, and such meetings may be called upon a petition signed by _____ members.

IV.

The secretary shall give notice of all meetings of the company; such notice shall be mailed to each member at least-----days prior to the holding of such meeting.

V.

All persons and corporations insured by the company shall be members thereof while their respective policies are in force. A corporation which becomes a member of the company may authorize any person to represent it therein. Each member shall be entitled to one vote, and he may authorize in writing any person to act as his proxy at any meeting of the members. No person shall act as proxy for more than one-tenth of the members. At any meeting at which there is not a quorum present, the meeting may be adjourned to a future time by those present without further notice of the time and place of such adjourned meeting.

VI.

Stated meetings of the directors shall be held at the general office of the company in the city of-----, on the-----day of-----.

VII.

The annual meeting of the board of directors shall be held at the time and place of the annual meeting of the members; and shall be convened immediately after the election of directors. At such annual meeting, the directors shall elect officers of the company and appoint all standing committees. If, for any cause, the annual meeting of the directors shall not be held at the time appointed, or being held, there shall be failure to elect officers and appoint standing committees, such officers and committees may be elected and appointed, either at a special meeting called for such purpose, or at any subsequent stated or regular meeting.

VIII.

The president may, at any time in his discretion, call special meetings of the directors; he shall call special meetings whenever three directors shall, in writing, request him so to do.

IX.

The secretary shall give notice of all special meetings of the directors. Such notice shall be mailed each director at least-----days prior to the holding of such meeting.

X.

Vacancies in the board of directors may be filled by the members of the company at any special or regular meeting; until so filled, the remaining directors shall, by appointment, fill such vacancies.

XI.

All officers elected shall hold office for one year, and until their respective successors are chosen and qualified. A vacancy in any office shall be filled by the board of directors for the balance of the term of such officer.

XII.

The board of directors shall prescribe forms of applications and policies and include and incorporate in the policies issued such conditions and provisions as may be necessary to fully protect and safeguard the company and the members, and any provisions incorporated in any application and policy form, approved by the board of directors, shall have the same force and effect as if included in the by-laws. The board of directors shall also fix and establish the rates and basis for rates upon which policies are to be issued.

XIII.

MEMBERSHIP

Every person, firm, or corporation desiring to become a member of the company, shall make application, and if approved, shall upon delivery of the policy, pay to the company the premium therein designated.

XIV.

Every member shall be liable for his pro-rata proportion of the losses and expenses of the company and shall likewise be entitled to his pro-

rata proportion of the earnings of the company as may be determined by the board of directors. Members may cancel their policies and membership in said company, providing no member shall be relieved from liability under his policy of insurance while there is due the company from the assured his share of the losses that may have been incurred previous to the cancelation of the policy. After payment of the member's pro-rata share of such losses, his policy and membership in the company may be canceled and liability terminated thereunder.

XV.

All moneys belonging to the company shall be deposited or invested in the name of the _____ Insurance Company, in such depositories or securities as may be designated by resolution of the board of directors.

XVI.

The officers and employes of the company handling the funds and securities of the company shall give surety bonds in such sums as the board of directors may require.

XVII.

AMENDMENTS TO BY-LAWS

The by-laws of the company may be altered, amended, or repealed at any regular meeting of the board of directors by a vote of the majority of the same, or at any special meeting of the board of directors when all the directors are present by a majority vote, or at any regular meeting of the members or special meeting of the members called for that purpose.

FORM OF RESOLUTION TO BORROW MONEY BY USE OF
SURPLUS NOTES

Resolved, by the board of directors of the _____ Insurance Company, of _____, Wisconsin;

That the president and secretary be authorized to execute and deliver to _____ the surplus note of said _____ for _____ dollars with interest at the rate of _____ per cent payable _____ annually, conditioned as required by section 1897g—4, of the Wisconsin statutes, which surplus note shall be payable only from the surplus of said _____ Insurance Company after providing for all legal reserves and liabilities and that this indebtedness shall not be a liability or claim against any other assets of said insurance company.

In compliance with the above and foregoing resolution, the officers may then borrow such moneys as have been authorized, executing the company's surplus notes which are in the following form:

§ _____ Madison, Wisconsin, _____, 192____
On or before _____ years from date, for value received, the undersigned _____ Insurance Company, of _____ Wisconsin, hereby agrees to pay to _____ the sum of _____ dollars, with interest from date until paid at the rate of _____ per cent per annum, payable annually on the _____ day of _____ in each year, provided that the foregoing principal and interest shall be payable *only* from the surplus of said _____ Company after providing for all legal reserves and liabilities and as provided in section 1897g—4, Wisconsin statutes. This indebtedness shall not be a liability or claim against any other assets of said insurance company.

By _____
Countersigned by _____ President.

Secretary.

No collateral is given to secure these notes and said notes and interest thereon cannot be paid except from the proceeds or earnings of the company over and above all liabilities. The unpaid portion must be reported in the annual statement to the department, but it is not included in the liabilities when carried into the printed report of the department.

Fire, Marine and Hail Insurance.
Five-Year Statistics: and Separate Tables
for 1919 Business.

COMPARATIVE STATISTICS FOR THE FIVE YEAR PERIOD ENDING

NAME OF COMPANY Location of home office, dates incorporated, commenced business, admitted to Wisconsin; and name of Secretary.	Year ending Dec. 31	Admitted assets (42)	Capital stock paid up in cash (1)	Surplus over all liabilities (27)	Unearned premiums (10)
Concordia Fire Ins. Co. West Water and Wells Sts., Milwaukee, Wis. Incorporated Mar. 7, 1870; commenced business Mar. 22, 1870; admitted Mar. 14, 1870. Frank Damkoehler, Secretary.	1919 1918 1917 1916 1915	\$4,055,050 19 3,404,843 08 3,115,504 64 2,587,558 08 2,402,986 10	\$750,000 00 750,000 00 750,000 00 600,000 00 600,000 00	\$701,072 89 503,367 64 356,374 34 415,168 55 400,236 83	\$2,271,265 04 1,904,913 89 1,664,365 49 1,312,818 13 1,198,786 97
Milwaukee Mechanics Ins. Co. First Nat. Bank Bldg., Milwaukee, Wis. Incorporated Feb. 15, 1852; commenced business April 1, 1852; admitted Feb. 15, 1852. Oscar Griebing, Secretary.	1919 1918 1917 1916 1915	6,796,893 77 6,079,239 91 5,572,342 02 4,659,805 92 4,344,085 58	1,250,000 00 1,250,000 00 1,250,000 00 1,000,000 00 1,000,000 00	1,441,538 96 1,316,193 21 1,057,779 52 1,018,796 13 781,566 30	3,523,147 11 3,038,338 77 2,822,128 85 2,341,711 59 2,255,799 87
Northwestern National Ins. Co. Cor. Wisconsin and Jackson Streets, Milwaukee, Wis. Incorporated Feb. 20, 1869; commenced business July 1, 1869; admitted Feb. 20, 1869. Lubin M. Stuart, Secretary.	1919 1918 1917 1916 1915	9,851,920 42 8,679,305 21 7,661,250 02 7,607,305 85 7,128,945 70	1,000,000 00 1,000,000 00 1,000,000 00 1,000,000 00 1,000,000 00	2,010,911 33 1,669,902 83 1,435,899 31 2,061,574 23 1,960,480 92	5,017,704 09 4,259,132 11 3,835,972 54 3,443,954 05 3,328,377 01
State Ins. Fund Created by chap. 86, Laws of 1903; Became effective April 10, 1903.	1919 1918 1917 1916 1915	280,912 79 (2)155,523 45 (1)91,041 58 (1)55,179 07 (1)72,984 61 (1)129,989 43	..... ..... ..... ..... .....	207,474 70 102,680 13 83,634 31 47,042 78 —11,231 46 47,306 06	73,438 09 52,843 32 8,006 97 7,936 29 5,753 34 6,194 55

STOCK FIRE INSURANCE COMPANIES

Aetna Insurance Co. 650 Main St., Hartford, Conn. Incorporated 1819; commenced business Aug. 17, 1819; admitted April 21, 1851. E. J. Sloan, Secretary.	1919 1918 1917 1916 1915	\$37,114,626 40 32,074,778 15 29,852,185 82 26,706,547 02 24,730,602 67	\$500,000 00 5,000,000 00 5,000,000 00 5,000,000 00 5,000,000 00	\$10,705,995 47 8,904,032 69 8,561,967 69 8,503,324 53 7,584,515 39	\$17,362,615 65 14,751,991 44 13,287,434 33 11,058,297 30 10,411,730 33
Agricultural Insurance Co. 203 Washington St., Watertown, N. Y. Incorporated 1863; commenced business 1853; admitted Neb. 6, 1885. P. H. Willmott, Secretary	1919 1918 1917 1916 1915	6,711,669 90 6,168,419 57 5,574,008 60 5,036,003 01 4,680,815 93	500,000 00 500,000 00 500,000 00 500,000 00 500,000 00	2,010,339 98 1,930,858 15 1,900,983 09 1,989,141 06 1,832,375 84	3,207,044 00 2,872,691 27 2,453,915 33 2,052,877 31 1,951,115 65
Allemannia Fire Insurance Co. 316 Fourth Ave., Pittsburg: Pa. Incorporated April 27, 1868; commenced business July 1, 1868; Admitted October 7, 1873. Chas. B. Reiter, Secretary.	1919 1918 1917 1916 1915	2,713,622 31 2,386,676 24 2,178,005 93 1,988,386 79 1,878,476 48	200,000 00 200,000 00 200,000 00 200,000 00 200,000 00	1,087,279 66 952,933 37 895,783 46 852,844 72 767,007 75	1,199,714 06 1,063,399 73 633,222 17 841,743 54 806,597 73
Alliance Insurance Co. Third and Walnut Sts., Philadelphia, Pa. Incorporated Dec. 5, 1904; commenced business Jan. 1, 1905; admitted Oct. 1, 1915. John Remer, Secretary.	1919 1918 1917 1916 1915	4,497,809 45 3,831,945 75 3,365,024 63 3,100,838 64 2,645,857 80	750,000 00 750,000 00 750,000 00 750,000 00 750,000 00	750,000 00 750,000 00 750,000 00 750,000 00 750,000 00	1,552,184 07 1,216,702 77 1,031,779 71 810,308 19 673,666 61
American Alliance Insurance Co. (3) 1 Liberty St., New York City. Incorporated Feb. 1897; commenced business Feb. 8, 1897; admitted March 2, 1897. Edwin M. Cragin, Secretary.	1919 1918 1917 1916 1915	3,297,554 20 3,021,207 90 2,716,144 89 2,098,366 94 1,941,707 55	1,000,000 00 1,000,000 00 1,000,000 00 400,000 00 400,000 00	1,048,345 81 1,044,519 29 942,312 16 1,069,599 22 916,451 76	1,080,880 39 844,206 61 630,016 73 502,651 02 505,421 30

(1) Figures are for fiscal year ending June 31, 1917. (2) Figures are for calendar year ending Dec. 31, 1918.

(3) Formerly German Alliance.

DECEMBER 31, 1919—STOCK FIRE INSURANCE COMPANIES OF WISCONSIN

NET AMOUNT AT RISK (Does not include Perpetual Risks)		Net premiums (7)	Net losses (3)	Acquisition expense (6-7-8)	WISCONSIN BUSINESS	
Fire (8)	Marine (8)				Net premiums (32)	Net losses (33)
\$407,080,019	\$1,527,110	\$2,483,698 79	\$817,565 43	\$721,670 88	\$203,636 22	\$45,238 75
403,221,721	1,201,324	2,062,663 11	859,998 26	679,743 23	165,865 56	45,377 95
316,014,563	431,767	1,715,740 82	704,681 16	503,812 67	135,524 37	45,900 43
250,522,214	.....	1,291,833 21	633,917 08	371,508 10	130,994 38	55,686 60
230,672,205	.....	1,159,046 92	672,324 20	353,287 06	120,719 54	30,921 66
631,153,255	14,819,216	3,764,013 12	1,400,289 05	999,710 74	267,019 76	69,324 78
560,590,319	4,496,890	2,956,019 26	1,271,769 93	807,509 10	222,061 82	73,328 77
540,597,678	2,876,065	2,700,171,76	1,064,009 90	763,303 94	195,643 28	75,186 96
461,484,428	1,543,529	2,078,019 10	984,963 33	592,527 75	223,190 59	74,504 71
446,752,573	.....	1,934,069 77	960,910 87	560,122 31	212,076 57	72,729 87
919,704,647	38,617,831	5,085,250 98	1,789,535 25	1,573,817 16	200,233 78	33,463 21
855,796 881	18,770,322	4,095,486 90	1,705,644 75	1,251,911 43	177,674 18	64,326 94
808,860,745	13,973,684	3,748,248 84	1,663,017 54	1,189,322 88	170,900 78	58,341 19
769,757,914	6,127,709	3,241,732 32	1,506,287 58	1,056,305 61	155,160 87	50,961 01
746,828,380	1,837,719	2,944,872 74	1,407,974 77	984,557 69	164,616 36	42,008 28
46,440,597	.....	133,912 81	11,149 07	606 30	133,912 81	11,149 07
38,692,552	.....	94,947 49	31,879 52	.....	.....	.....
36,366,708	.....	79,468 02	11,135 21	.....	.....	.....
45,673,918	.....	88,010 18	26,058 58	.....	.....	.....
42,990,749	.....	79,938 44	135,381 74	.....	.....	.....
38,530,718	.....	84,550 23	5,196 01	.....	.....	.....

OF OTHER STATES

\$2,856,251,545	\$107,804,860	\$22,032,989 17	\$8,876,115 86	\$5,094,397 26	\$273,697 94	\$110,278 84
2,461,471,580	85,840,620	18,318,256 06	8,807,806 19	4,034,592 87	255,305 35	83,052 72
2,276,243,249	83,195,640	18,475,954 27	8,315,414 70	4,021,896 03	247,702 30	63,868 20
1,874,945,329	70,580,234	13,507,237 66	6,874,812 11	3,017,203 90	160,152 31	51,303 05
1,731,109,879	63,386,502	12,378,665 79	6,312,117 95	2,851,615 58	129,262 73	29,758 88
593,851,300	25,866,600	3,863,375 69	1,805,686 66	995,015 55	94,458 22	25,206 00
554,200,200	14,787,300	3,652,515 73	1,635,845 16	957,039 14	71,076 27	21,643 65
494,634,100	10,456,759	2,789,444 71	1,143,742 41	774,018 56	73,807 68	15,554 00
441,460,700	.....	1,911,746 00	911,166 53	533,041 47	32,280 97	15,128 00
417,632,600	.....	1,759,673 72	881,680 96	492,419 91	29,861 53	7,843 67
229,062,553	.....	1,324,751 69	449,377 95	398,902 01	46,550 56	10,824 86
205,134,012	.....	1,165,040 17	486,516 45	337,204 09	38,305 25	12,917 91
189,586,473	.....	964,834 88	404,554 77	253,500 54	36,036 32	16,796 92
171,471,891	.....	841,029 08	393,941 31	248,048 51	31,580 40	17,906 63
163,496,776	.....	785,320 48	430,996 36	227,492 00	32,353 34	12,596 41
300,395,533	11,776,182	2,490,580 72	923,244 62	548,979 33	25,895 50	7,739 53
208,592,205	16,569,924	2,052,760 46	1,017,578 38	399,792 21	17,082 33	3,567 05
169,254,017	17,809,113	1,789,590 04	925,122 46	378,487 22	14,039 33	1,307 22
127,048,478	16,875,963	1,386,813 58	646,529 03	313,479 49	6,268 54	1,305 37
104,059,182	13,019,766	1,042,500 50	517,205 90	249,627 58	2,660 00	26 99
251,498,032	332,485	1,314,942 84	393,922 09	408,928 82	83,420 50	13,312 86
194,565,547	145,995	1,104,607 37	422,801 96	344,322 51	77,428 59	18,768 90
147,466,121	171,696	848,389 63	407,240 14	265,311 89	73,965 28	33,750 91
104,267,858	123,713	683,113 93	364,269 17	177,483 84	57,029 89	25,378 92
98,036,289	56,815	612,421 41	319,319 79	155,710 30	53,253 24	15,814 32

COMPARATIVE STATISTICS FOR THE FIVE YEAR PERIOD ENDING

NAME OF COMPANY Location of home office, dates incorporated, commenced business, admitted to Wisconsin; and name of Secretary.	Year ending Dec. 31	Admitted assets (42)	Capital stock paid up in cash (1)	Surplus over all liabilities (27)	Unearned premiums (10)
American Central Insurance Co. 816 Olive St., St. Louis, Mo. Incorporated Feb., 1853; commenced business Feb., 1853; admitted Sept. 17, 1870. Harold M. Hess, Secretary.	1919 1918 1917 1916 1915	\$4,938,849 00 4,562,928 19 4,264,809 11 4,142,833 93 4,076,388 30	\$1,000,000 1,000,000 1,000,000 1,000,000 1,000,000	\$1,481,871 70 1,237,978 78 1,097,002 23 1,032,735 57 1,037,306 20	\$1,977,874 24 1,975,425 54 1,842,246 98 1,819,024 51 1,760,191 18
American Druggists Fire Insurance Co. 1004-5 Mercantile Library Bldg., Cincinnati, O. Incorporated Feb., 1906; commenced business Jan., 1907; admitted May 18, 1907. F. H. Freericks, Secretary.	1919 1918 1917 1916 1915	628,180 25 557,341 39 514,200 24 480,318 16 423,322 14	200,000 200,000 200,000 200,000 200,000	277,708 46 236,950 25 203,542 13 187,767 26 143,731 11	115,694 00 100,925 30 91,726 11 83,302 77 73,484 53
American Eagle Fire Insur. Co. 80 Maiden Lane, N. Y. City. Incorporated Aug., 1915; commenced business Aug., 1915; admitted Sept. 17, 1915. Ernest Sturm, Secretary. Address all communications relating to this report to Henry Evans, Pres., 80 Maiden Lane, N. Y.	1919 1918 1917 1916 1915	3,878,089 18 3,134,802 36 2,722,166 74 2,886,851 64 2,371,903 39	1,000,000 1,000,000 1,000,000 1,000,000 1,000,000	1,060,722 53 900,572 17 818,035 15 1,129,637 36 1,085,514 13	1,436,972 97 969,765 73 464,783 66 318,424 01 116,905 72
American Insurance Co. 70 Park Place, Newark, N. J. Incorporated Feb. 20, 1846; commenced business April 1, 1846; admitted Jan. 31, 1880. F. Hoadley, Secretary.	1919 1918 1917 1916 1915	14,845,137 73 13,623,743 57 12,102,338 67 11,288,223 17 10,666,471 95	2,000,000 2,000,000 2,000,000 1,000,000 1,000,000	3,189,532 80 2,700,512 15 2,836,003 67 3,951,427 46 3,712,898 47	8,036,881 95 7,111,484 49 6,246,184 11 5,469,080 11 5,154,961 86
American National Fire Insurance Co. 16 E. Broad St., Columbus, O. Incorporated Sept. 15, 1914; commenced business Nov. 28, 1916; admitted Mar. 24, 1917. John A. Dodd, Secretary.	1919 1918 1917	1,091,422 00 650,612 20 604,548 66	500,000 350,000 350,000	299,348 91 214,563 37 227,755 59	249,455 28 63,597 48 23,376 43
Assurance Company of America 80 Maiden Lane, New York City. Incorporated Feb. 25, 1897; commenced business April 1, 1897; admitted Aug. 12, 1913. Chas. S. Conklin, Secretary.	1919 1918 1917 1916 1915	1,107,602 38 963,086 19 883,704 98 841,474 82 719,130 93	200,000 200,000 200,000 200,000 200,000	481,680 22 442,011 07 373,600 47 363,752 06 306,806 28	338,849 27 255,830 96 245,747 06 232,656 22 173,394 96
Automobile Insurance Company. 650 Main St., Hartford, Conn. Incorporated June 13, 1907; commenced business April, 1913; admitted July 17, 1913. J. C. Barden, Secretary.	1919 1918 1917 1916 1915	11,022,207 23 9,216,200 73 7,266,538 81 2,748,832 19 2,377,857 39	2,000,000 2,000,000 2,000,000 1,000,000 1,000,000	2,055,550 67 1,833,866 73 2,180,193 36 708,854 38 910,443 94	4,235,798 84 3,263,902 36 1,914,657 52 776,906 71 360,611 53
Boston Ins. Co. 87 Kilby St., Boston, Mass. Incorporated Dec. 23, 1873; commenced business Jan. 20, 1874; admitted Sept. 23, 1896. Freeman Nickerson, Secretary.	1919 1918 1917 1916 1915	12,574,603 75 11,047,646 64 9,601,041 13 8,184,478 50 7,103,607 97	1,000,000 1,000,000 1,000,000 1,000,000 1,000,000	4,126,676 51 2,224,139 88 3,101,194 10 2,682,287 80 2,549,562 79	4,992,696 62 4,667,860 90 3,595,919 58 2,916,241 68 2,542,637 59
Buffalo Insurance Co. 447-449 Main St., Buffalo, N. Y. Incorporated Feb. 15, 1867; commenced business Feb. 16, 1867; admitted March 22, 1876. C. A. Georger, Secretary.	1919 1918 1917 1916 1915	3,614,444 86 3,432,451 80 3,424,797 27 3,367,572 49 3,261,148 28	400,000 400,000 400,000 400,000 400,000	2,072,850 51 1,999,075 53 2,008,630 75 2,007,717 98 1,941,601 97	959,866 27 880,385 51 844,601 62 810,078 16 773,520 25

DECEMBER 31, 1919—STOCK FIRE INSURANCE COMPANIES OF OTHER STATES—Continued.

NET AMOUNT AT RISK (Does not include Perpetual Risks)		Net premiums (7)	Net losses (3)	Acquisition expense (6-7-8)	WISCONSIN BUSINESS	
Fire (8)	Marine (8)				Net premiums (32)	Net losses (33)
\$356,588,970	\$18,868,632	\$2,177,453 43	\$950,683 83	\$641,367 96	\$50,803 20	\$19,074 54
365,786,315	13,973,925	2,174,178 02	1,173,752 49	630,226 99	48,634 48	15,426 93
353,296,390	9,149,929	1,956,467 36	1,107,783 68	545,333 27	49,687 76	21,455 33
349,023,823	8,153,144	2,097,283 64	1,262,134 73	589,008 11	51,939 09	24,743 07
341,863,890	1,931,822	1,987,943 25	1,301,492 10	561,919 42	56,016 50	32,216 39
21,758,195		220,610 82	43,859 97	31,384 52	4,419 08	20 34
19,323,805		190,787 64	60,881 73	27,733 24	3,959 63	1,503 39
17,676,196		172,556 28	59,182 82	26,043 55	3,587 06	89 31
16,157,571		157,092 00	36,930 53	24,047 47	3,996 19	557 65
14,332,650		139,122 61	39,246 85	21,660 57	3,608 85	41 30
253,217,882	11,403,676	2,309,511 47	847,223 49	472,621 74	50,188 44	24,578 14
145,607,017	17,291,498	1,507,242 89	411,672 65	264,435 83	33,574 23	10,731 09
83,667,863	2,810,502	526,799 82	179,938 62	47,813 68	25,078 93	5,540 61
52,006,903	591,050	421,349 73	111,031 14	15,232 96	20,444 84	11,018 90
15,410,580	26,606	123,451 54	987 41	30,996 90	4,886 98	61 74
1,382,608,472	32,065,329	7,543,174 05	2,766,675 22	1,932,985 71	429,196 03	87,715 35
1,252,711,594	24,187,723	6,676,876 91	2,763,004 63	1,733,500 62	229,584 66	69,290 38
1,157,301,453	20,836,918	5,619,815 82	2,405,094 73	1,444,197 49	208,018 36	62,332 14
1,030,552,937	13,842,000	4,713,480 30	2,268,566 09	1,234,570 14	166,949 56	48,752 42
986,632,456	8,084,278	4,282,179 88	2,226,143 01	1,134,046 65	154,129 92	49,342 12
39,981,607	184,278	393,600 59	87,423 95	126,260 22	15,260 58	4,001 54
10,694,564		118,823 53	37,361 38	36,173 34	8,905 95	643 67
48,953		50,516 28	7,156 65	16,235 62	9,095 30	276 36
51,987,047	4,827,950	473,847 36	150,143 39	123,896 82		
41,549,663	4,126,494	355,732 48	160,511 14	87,345 55	1,259,42	1,512 10
42,785,215	5,071,675	357,404 50	184,981 10	83,021 01	3,080 65	28 24
41,262,868	4,507,005	344,168 56	126,937 80	93,415 25	1,530 14	768 39
31,047,254	3,890,100	261,201 47	73,210 24	68,628 48	1,563 16	8 04
665,365,208	230,718,535	8,753,993 51	3,734,767 10	2,092,130 99	76,764 90	18,431 20
463,523,046	134,328,284	7,834,171 40	3,271,568 87	1,701,648 79	73,456 36	14,084 76
239,520,706	101,052,642	5,188,196 28	1,496,421 31	962,492 73	44,198 29	7,985 44
66,115,883	51,638,227	1,473,408 98	518,981 92	375,518 88	26,124 04	12,181 40
15,955,876	23,106,048	745,122 76	239,214 63	186,350 59	15,121 77	2,899 83
764,151,513	73,641,133	7,444,525 89	3,385,535 46	1,563,092 01	170,375 51	62,130 16
726,308,000	63,312,163	7,565,251 44	3,552,760 06	1,541,924 87	161,484 84	51,271 53
529,009,383	63,414,390	7,109,705 94	3,378,131 79	1,281,044 03	102,634 00	39,918 51
451,017,370	50,882,469	5,169,191 98	2,353,868 56	1,051,302 05	81,838 75	33,799 28
401,745,351	40,096,984	4,065,462 26	2,134,643 67	888,032 54	75,221 65	24,344 47
187,041,319		911,275 45	321,732 76	263,960 64	24,051 15	5,523 17
175,894,309		804,774 98	433,908 66	232,333 50	21,677 82	4,966 20
172,876,752		766,039 25	394,876 59	219,583 15	20,004 12	4,605 93
166,575,627		730,955 33	324,250 57	204,787 47	19,113 78	8,541 68
160,382,022		670,233 39	322,218 67	191,332 62	18,881 41	5,786 02

COMPARATIVE STATISTICS FOR THE FIVE YEAR PERIOD ENDING

NAME OF COMPANY Location of home office, dates incorporated, commenced business, admitted to Wisconsin; and name of Secretary.	Year ending Dec. 31	Admitted assets (42)	Capital stock paid up in cash (1)	Surplus over all liabilities (27)	Unearned premiums (10)
California Insurance Co. 550 Sacramento St., San Francisco, Cal. Incorporated July 27, 1861; commenced business 1905; readmitted Dec. 5, 1916, Geo. W. Brooks, Secretary.	1919 1918 1917 1916	\$2,272,725 32 1,879,280 46 1,551,390 16 1,286,477 90	\$400,000 400,000 400,000 400,000	\$693,722 33 589,931 88 414,251 03 324,870 46	\$1,012,190 92 767,796 91 647,758 76 505,388 62
Camden Fire Insurance Ass'n. 434 Federal St., Camden, N. J. Incorporated March, 1841; commenced business April, 1841; admitted Oct. 2 1901. Joseph K. Sharp, Secretary.	1919 1918 1917 1916 1915	6,075,176 35 5,352,623 49 4,481,348 82 3,865,719 60 3,393,388 33	1,000,000 1,000,000 800,000 800,000 700,000	1,100,000 00 980,390 18 1,040,201 11 892,420 46 807,913 57	3,103,948 19 2,717,251 96 2,168,801 16 1,831,613 38 1,638,096 34
Central National Fire Insurance Co. 402 to 416 Clapp Blk., Des Moines, Ia. Incorporated 1916; commenced business May, 1917; admitted July 17, 1911. Theo. F. Grefe, Secretary.	1919 1918	1,091,495 05 981,748 53	500,000 500,000	305,934 07 327,228 99	256,663 47 140,592 50
Citizens Insurance Co. Fierce Bldg., St. Louis, Mo. Incorporated 1837; commenced business 1837; admitted Jan. 21, 1895. P. O. Crocker, Secretary.	1919 1918 1917 1916 1915	1,061,616 29 1,186,667 94 1,096,824 03 715,444 79 684,425 51	200,000 200,000 200,000 200,000 200,000	332,047 33 286,797 30 279,861 80 304,093 57 247,557 50	236,332 47 252,337 83 160,624 61 123,451 43 165,513 28
City of New York Insurance Co. Maiden Lane and William St., N. Y. City. Incorporated 1905; commenced business April 12, 1905; admitted May 24, 1905. J. Carroll French, Secretary.	1919 1918 1917 1916 1915	2,376,270 71 2,050,146 97 1,791,519 52 1,641,966 50 1,548,323 27	600,000 600,000 583,200 583,200 583,200	452,596 04 409,552 32 326,487 66 300,817 54 274,384 84	1,048,651 67 877,221 65 755,824 86 664,852 96 616,744 43
Cleveland National Fire Ins. Co. 1108 Illuminating Bldg., Cleveland, O. Incorporated Oct. 17, 1911; commenced business April 1, 1914; admitted June 16, 1914. O. T. Brown, Secretary.	1919 1918 1917 1916 1915	1,827,041 87 1,662,212 57 1,504,283 62 1,450,056 28 1,110,578 29	839,580 839,580 839,580 839,130 700,000	406,493 17 370,232 34 383,296 22 466,722 60 266,423 26	476,429 97 364,650 66 246,495 80 184,861 87 129,351 91
Colonial Assurance Co. 80 Maiden Lane, New York City. Incorporated June 15, 1896; commenced business July 15, 1896; admitted March 11, 1897. E. S. Powell, Jr., Secretary.	1919 1918 1917 1916 1915	837,742 15 711,615 53 682,356 03 674,109 65 600,409 28	200,000 200,000 200,000 200,000 200,000	319,172 56 276,296 36 236,796 12 228,706 67 217,393 06	230,602 42 185,454 71 183,788 86 186,816 02 143,373 05
Columbia Insurance Co. 15 Exchange Place, Jersey City, N. J. Incorporated Mar. 21, 1901; commenced business 1901; admitted Sept. 13, 1905. F. H. Cauty, Secy.	1919 1918 1917 1916 1915	1,796,955 08 1,437,083 76 1,275,793 26 1,277,438 09 1,187,491 93	400,000 400,000 400,000 400,000 400,000	813,393 88 748,485 85 620,219 32 632,588 19 579,268 44	390,134 38 345,160 94 190,978 17 169,250 55 164,379 04
Columbian Insurance Co. 1008-9 Hume Mansur Bldg., Indianapolis. Incorporated July, 1911; commenced business Mar., 1912; admitted June 18, 1914. Edward T. Lyons, Secretary.	1919 1918 1917 1916 1915	599,871 43 529,198 40 529,005 10 421,943 52 377,349 22	232,500 216,118 215,096 294,605 256,708	73,344 44 56,062 32 129,432 95 30,924 83 37,808 66	247,717 79 203,039 73 158,648 65 86,294 87 64,451 04
Columbian National Fire Ins. Co. 201 Madison Theatre Bldg., Detroit, Mich. Incorporated July 26, 1911; commenced business Feb. 7, 1913; admitted Aug. 30, 1913. H. P. Orr, Secretary.	1919 1918 1917 1916 1915	1,850,693 98 1,765,472 60 1,734,687 13 1,643,174 45 1,567,882 54	976,675 976,675 964,175 963,675 963,250	151,887 31 120,069 07 152,799 41 272,285 65 294,430 79	614,881 03 548,286 87 506,192 27 341,815 67 279,140 21

Capital increased \$12,675.00, and \$92,184.00 transferred to surplus.

DECEMBER 31, 1919—STOCK FIRE INSURANCE COMPANIES OF OTHER STATES—Continued.

NET AMOUNT AT RISK (Does not include Perpetual Risks)		Net premiums (7)	Net losses (3)	Acquisition expense (6-7-8)	WISCONSIN BUSINESS	
Fire (8)	Marine (8)				Net premiums (32)	Net losses (33)
\$130,841,140	\$13,367,812	\$1,462,441 13	\$503,433 96	\$353,009 58	\$14,015 27	\$2,745 88
98,769,843	6,739,013	1,070,425 62	380,847 06	257,438 32	9,915 14	3,335 57
122,986,930		824,368 67	279,712 30	218,795 77	7,902 81	640 04
74,234,627		629,863 53	195,979 90	172,446 49	2,768 32	45 47
561,171,341	6,228,520	4,032,761 68	1,704,955 64	1,108,195 39	52,296 82	17,620 72
504,641,830	1,624,059	3,601,558 42	1,589,936 30	970,798 57	44,093.38	14,735 25
416,072,729	6,962,967	2,849,273 80	1,254,342 52	764,996 02	30,492 73	15,269 19
356,284,448	2,069,215	2,084,001 56	1,140,387 21	558,352 19	24,964 44	17,258 57
315,132,942		1,754,126 02	978,190 85	502,932 22	19,999 24	4,402 71
31,578,198		282,938 06	66,081 53	93,792 01	1,941 72	3 50
18,351,164		187,262 46	19,664 82	62,436 33	37 84	
42,230,035		348,355 95	202,604 49	116,270 43	40,635 62	24,519 93
44,856,755	25,513	400,847 05	161,092 46	133,697 25	36,113 17	12,920 13
34,904,447	130,606	245,751 42	115,385 27	81,317 53	37,232 30	16,090 51
24,619,831	88,508	145,754 85	94,310 16	48,380 18	27,807 58	17,458 19
27,048,939	20,924	309,706 57	86,641 33	102,857 96	29,795 54	10,850 80
194,100,539	3,409,280	1,363,567 28	494,760 67	350,185 16	27,528 53	8,007 23
174,388,349	869,253	1,106,024 86	440,830 54	293,162 59	27,204 72	3,550 49
156,870,523		838,542 57	391,356 08	221,791 78	32,671 28	29,945 81
138,436,969		718,504 69	348,918 02	207,050 21	34,720 63	26,323 23
127,975,537		665,387 15	362,478 05	180,272 45	31,625 22	11,165 79
100,150,457	763,082	683,754 59	287,716 15	201,961 97	9,510 37	3,451 47
76,870,688		535,161 62	215,231 01	154,552 22	8,979 77	3,562 94
51,117,333		311,174 85	146,544 14	86,973 86	8,403 95	4,313 63
33,496,623		232,603 03	98,583 98	67,267 19	6,354 13	3,376 42
20,721,529		181,443 01	57,748 53	64,403 95	7,560 20	3,283 86
38,909,465	4,263,126	439,161 47	120,349 96	156,813 99	1,043 08	6 58
32,047,044		305,368 78	139,255 46	107,606 98	706 81	108 69
33,658,084		302,471 51	184,888 55	110,577 79	858 59	1,865 42
38,538,598		309,183 61	135,471 71	111,600 31	1,304 97	1,217 33
32,249,007		228,916 99	81,312 07	83,545 40	1,295 74	2 47
18,651,034	31,349,566	960,285 03	331,671 10	244,884 67	4,233 32	817 25
	27,258,216	573,579 90	263,526 95	131,640 25	3,749 84	1,293 56
	24,745,411	475,873 11	321,923 47	113,681 00	2,599 52	183 00
	25,561,368	521,667 89	285,261 75	86,933 11	1,197 66	880 11
	19,115,843	520,616 22	289,074 95	129,162 94	1,967 43	437 25
45,151,037		303,875 31	127,302 92	99,757 21	13,682 54	4,398 65
36,766,361		340,447 17	202,823 45	97,348 46	14,694 37	6,183 59
28,679,663	392,012	251,340 43	78,551 89	76,217 26	12,079 39	2,861 71
14,649,057		96,808 12	65,659 22	33,979 38	6,150 04	5,517 42
9,831,169		93,435 97	25,813 76	34,985 75	5,827 03	1,735 63
101,805,441		832,902 42	403,984 37	264,489 99	11,626 40	4,341 91
92,807,496		721,850 96	465,488 59	201,891 60	7,336 43	2,465 22
87,191,651		615,692 44	261,219 30	180,829 91	12,300 87	2,759 04
57,518,288		384,180 18	186,267 04	126,008 78	7,320 67	5,268 87
44,268,603		323,565 17	103,973 17	101,857 87	4,651 44	2,008 84

COMPARATIVE STATISTICS FOR THE FIVE YEAR PERIOD ENDING

NAME OF COMPANY Location of home office, dates incorporated, commenced business, admitted to Wisconsin: and name of Secretary.	Year ending Dec. 31	Admitted assets (42)	Capital stock paid up in cash (1)	Surplus over all liabilities (27)	Unearned premiums (10)
Commerce Insurance Co. 57 State St., Albany, N. Y. Incorporated June, 1859; commenced business June, 1859; admitted June 1, 1866. A. J. Hinman, Secretary.	1919 1918 1917 1916 1915	\$923,156 59 851,289 37 843,234 79 841,615 89 810,454 62	\$500,000 200,000 200,000 200,000 200,000	\$409,386 48 378,339 77 365,068 64 361,519 38 321,798 43	\$277,542 16 244,543 02 244,319 04 250,845 39 259,784 44
Commercial Union Fire Ins. Co. 55 John St., New York City. Incorporated Oct. 30, 1890; commenced business April 1, 1891; admitted Sept. 23, 1895. C. J. Holman, Secretary	1919 1918 1917 1916 1915	1,817,682 68 1,607,578 94 1,438,872 00 1,327,048 74 1,274,063 35	200,000 200,000 200,000 200,000 200,000	440,518 61 383,397 56 354,298 41 362,042 25 414,480 18	1,025,011 07 869,477 38 767,233 17 675,704 07 599,932 59
Commonwealth Insurance Co. 76 William St., New York City. Incorporated July 26, 1886; commenced business Sept. 15, 1886; admitted April 7, 1887. R. P. Barbour, Secretary.	1919 1918 1917 1916 1915	3,712,575 27 3,475,985 79 3,032,421 10 3,338,189 74 3,022,107 13	500,000 500,000 500,000 500,000 500,000	1,227,314 52 1,084,198 99 736,223 61 1,360,982 77 1,464,668 89	1,675,658 38 1,538,239 60 1,470,818 09 1,176,316 38 925,623 91
Connecticut Fire Insurance Co. 30 Trinity St., Hartford, Conn. Incorporated, June, 1850; commenced business July, 1850; admitted Feb. 9, 1872. John A. Cosmos, Secretary.	1919 1918 1917 1916 1915	10,977,535 09 9,457,835 01 8,414,874 03 7,249,879 84 6,918,935 08	1,000,000 1,000,000 1,000,000 1,000,000 1,000,000	3,051,899 37 2,051,743 86 1,972,701 53 1,836,063 94 1,564,478 45	5,853,840 46 5,470,103 65 4,634,732 95 3,978,988 47 3,956,650 35
Continental Insurance Co. 89 Maiden Lane, New York City. Incorporated Jan., 1853; commenced business Jan., 1853; admitted Feb. 15, 1877. Ernest Sturm, Secretary. Address all communications regarding this report to Henry G. Evans, Pres., 80 Maiden Lane, N. Y.	1919 1918 1917 1916 1915	39,624,376 24 36,158,187 39 32,590,654 08 34,093,874 47 30,859,157 85	10,000,000 10,000,000 10,000,000 10,000,000 2,000,000	11,364,824 29 10,172,815 50 8,774,720 52 12,282,836 24 17,620,078 77	14,854,827 66 13,112,441 19 11,627,964 57 10,135,305 46 9,812,331 47
County Fire Insurance Co. 110 S. Fourth St., Philadelphia, Pa. Incorporated May 31, 1832; commenced business April 19, 1833; admitted Oct. 10, 1898. L. W. Crockett, Secretary.	1919 1918 1917 1916 1915	1,053,550 81 1,085,003 43 1,032,253 67 985,384 81 888,062 77	400,000 400,000 400,000 400,000 400,000	245,966 19 200,486 30 214,790 74 203,536 48 160,988 99	199,811 72 243,160 14 203,513 47 173,166 82 133,069 31
Detroit Fire and Marine Ins. Co. 95 Shelby St., Detroit, Mich. Incorporated Feb. 1, 1866; commenced business March 14, 1866; admitted April 17, 1868. Chas. A. Reekie, Secretary.	1919 1918 1917 1916 1915	3,036,005 58 2,814,037 89 2,691,646 81 2,499,751 55 2,377,659 74	500,000 500,000 500,000 500,000 500,000	1,250,818 80 1,164,456 85 1,151,206 20 1,125,257 47 1,115,399 14	1,129,362 28 1,005,459 49 909,063 54 784,312 98 692,692 96
Dubuque Fire and Marine Ins. Co. Bank and Ins. Bldg., Dubuque, Ia. Incorporated July 18, 1883; commenced business July 18, 1883; admitted June 28, 1897. S. F. Weiser, Secretary.	1919 1918 1917 1916 1915	2,727,156 87 2,397,202 25 2,137,815 23 2,009,291 54 1,816,466 14	200,000 200,000 200,000 200,000 200,000	558,269 08 565,087 15 517,582 45 513,924 95 451,213 22	1,673,819 86 1,456,169 44 1,271,465 57 1,155,887 46 1,075,893 49
Equitable Fire and Marine Ins. Co. 1 Custom House St., Providence, R. I. Incorporated May, 1859; commenced business Sept., 1860; admitted June 5, 1875. Samuel G. Howe, Secretary. Address all communications to Theo. F. Spear, 36 Pearl Street, Hartford, Conn.	1919 1915 1917 1916 1915	2,380,454 29 1,625,456 40 1,548,045 60 1,356,651 42 1,295,258 05	750,000 500,000 500,000 500,000 500,000	869,908 23 494,794 97 480,891 75 471,030 87 463,328 16	543,190 50 444,692 54 432,959 36 321,103 51 276,556 86

DECEMBER 31, 1919—STOCK FIRE INSURANCE COMPANIES OF OTHER STATES—Continued.

Net Amount at Risk (Does not include Perpetual Risks)		Net premiums (7)	Net losses (3)	Acquisition expense (6-7-8)	WISCONSIN BUSINESS	
Fire (8)	Marine (8)				Net premiums (32)	Net losses (33)
\$58,188,547		\$280,548 50	\$90,494 47	\$66,911 84	\$5,721 02	\$2,433 75
53,188,595		239,035 32	119,680 77	54,822 50	5,991 70	2,364 18
54,446,589		222,856 23	120,216 38	52,413 75	7,225 61	3,716 86
53,115,887		239,199 88	121,692 32	60,494 13	9,640 21	4,030 01
53,737,532		254,340 87	118,554 07	63,132 95	10,075 38	3,584 72
187,263,480	\$4,393,263	1,245,270 33	498,008 70	326,671 93	40,952 45	13,692 18
166,616,295	3,969,742	1,019,893 97	456,457 53	272,618 80	37,996 92	12,210 55
155,849,814		851,023 89	390,178 01	229,007 05	31,113 42	9,440 30
130,277,603		680,199 54	356,436 09	194,797 12	32,770 84	10,520 88
113,547,996		629,640 71	291,978 65	172,400 69	28,858 51	7,237 82
337,341,624	13,099,967	2,030,901 73	914,814 37	474,394 31	49,758 43	13,612 42
312,304,812	15,152,350	2,000,667 29	1,070,002 77	517,681 29	54,126 85	18,804 48
271,089,227	20,596,720	1,868,916 89	958,606 52	467,719 68	50,202 19	20,901 17
233,232,690	10,335,675	1,353,159 83	599,182 12	315,611 83	43,260 45	14,660 17
342,489,523		1,009,350 83	430,307 32	238,632 51	41,344 90	13,737 78
1,074,650,466	22,629,392	6,634,684 99	2,529,094 07	1,740,088 47	112,328 21	25,603 44
996,091,101	25,915,331	6,376,683 46	2,627,743 43	1,694,287 79	99,190 81	34,311 51
854,159,744	19,451,739	5,294,833 95	2,062,082 84	1,350,756 23	91,907 05	30,095 12
777,406,821	1,731,932	3,693,929 51	1,875,917 99	1,032,537 36	73,242 29	27,290 50
779,557,802		3,455,829 53	1,850,739 67	924,719 14	72,628 59	21,221 27
2,728,644,633	85,568,606	15,591,354 15	5,564,277 98	2,744,014 96	254,070 48	98,826 54
2,469,933,835	60,228,718	13,853,412 00	5,737,098 27	3,231,690 13	223,938 66	98,477 80
2,175,743,846	40,460,114	11,536,211 40	4,725,665 69	2,629,387 62	194,179 85	50,880 87
1,994,731,229	11,684,046	8,986,040 88	4,544,206 46	2,089,135 57	156,054 81	73,186 01
1,905,715,759	6,386,940	8,505,088 91	4,233,613 83	2,006,146 20	143,948 55	60,857 91
43,084,257		213,134 10	134,218 50	60,304 85	8,400 88	4,797 61
54,067,163	469,172	331,156 40	157,818 28	76,445 98	10,361 41	2,906 14
45,224,756		260,714 06	137,270 80	41,885 06	11,107 48	3,307 32
34,813,227		214,912 80	97,190 63	25,916 96	6,495 99	8,938 60
23,866,029		120,932 19	136,933 68	145,708 48	11,766 59	4,740 70
201,715,495		1,214,649 52	509,705 98	343,579 87	30,235 19	10,365 47
183,007,555		1,102,071 18	567,836 85	305,413 16	27,246 60	10,988 75
168,093,212		984,448 27	411,586 94	262,475 73	26,942 81	11,138 65
144,805,649	374,032	842,188 34	366,367 89	224,647 08	26,272 96	13,819 19
127,730,075		724,350 28	347,530 36	190,302 27	26,438 65	5,857 64
301,980,459		1,533,655 48	546,883 01	467,784 77	44,857 67	7,016 73
273,770,112		1,324,738 38	535,814 15	402,248 58	39,021 18	12,941 93
242,973,860		1,089,410 79	513,063 75	327,957 45	34,904 42	12,473 43
211,644,447		942,406 37	385,223 83	285,091 03	32,843 07	15,475 23
191,361,022		887,424 00	367,788 94	267,279 73	31,161 15	5,617 62
100,313,006	5,660 539	871,630 68	303,587 05	282,618 52	17,092 71	4,340 45
78,369,837	3,576,949	773,101 54	380,463 71	257,637 83	13,606 15	4,021 49
69,284,502	5,695,208	799,769 15	322,077 63	266,586 97	13,959 01	11,170 44
58,509,420	943,315	470,063 35	223,875 97	156,706 59	10,325 91	9,270 66
51,435,164		376,407 24	147,517 54	125,926 92	11,410 17	7,180 33

COMPARATIVE STATISTICS FOR THE FIVE YEAR PERIOD ENDING

NAME OF COMPANY Location of home office, dates incorporated, commenced business, admitted to Wisconsin; and name of Secretary.	Year ending Dec. 31	Admitted assets (42)	Capital stock paid up in cash (1)	Surplus over all liabilities (27)	Unearned premiums (10)
Eureka Fire and Marine Ins. Co. 121 E. 3d St., Cincinnati, O. Incorporated Sept. 10, 1864; commenced business Sept. 26, 1864; admitted June 29, 1915. Adam Benus, Secretary.	1919 1918 1917 1916 1915	\$521,660 01 487,177 16 479,407 66 455,089 17 419,740 58	\$100,000 100,000 100,000 100,000 100,000	\$246,275 32 219,373 52 215,075 22 206,020 25 175,118 67	\$150,243 28 142,481 39 138,823 62 131,260 64 130,686 02
Federal Insurance Co 15-17 Exchange Place, Jersey City, N. J. Incorporated Feb. 1, 1901; commenced business Mar., 1901; admitted Dec. 7, 1903. Samuel W. King, Secretary.	1919 1918 1917 1916 1915	5,696,084 25 5,537,434 47 5,479,387 77 4,523,401 62 4,049,371 42	1,000,000 1,000,000 1,000,000 1,000,000 1,000,000	990,190 82 1,321,964 39 1,446,385 90 1,303,940 87 1,313,009 44	1,866,482 53 1,617,507 16 1,021,818 49 692,789 54 617,880 03
Federal Union Insurance Co. 175 W. Jackson Blvd., Chicago. Incorporated 1908; commenced business Aug. 4, 1908; admitted Dec. 14, 1908. T. L. Osborn, Secretary.	1919 1918 1917 1916 1915	734,813 62 617,478 36 554,420 21 465,694 20 416,128 40	200,000 200,000 200,000 200,000 200,000	94,161 03 85,176 19 73,326 67 87,428 82 71,750 79	355,965 35 272,551 41 221,600 99 145,824 00 116,761 38
Fidelity-Phenix Fire Ins. Co. 80 Maiden Lane, New York City. Incorporated 1910; commenced business March 1, 1910; admitted March 7, 1910. Ernest Sturn, Secretary. Address all communications relating to this report to Henry Evans, Pres., 80 Maiden Lane, N. Y.	1919 1918 1917 1916 1915	25,816,261 92 22,304,214 02 18,980,315 30 19,219,357 62 17,746,337 36	2,500,000 2,500,000 2,500,000 2,500,000 2,500,000	7,270,834 02 6,032,685 18 5,182,517 89 7,015,624 99 6,170,650 62	13,620,335 06 11,725,306 77 9,861,401 41 8,342,584 93 7,909,326 42
Fire Association of Philadelphia. N. W. cor. 4th and Walnut Sts., Phila., Pa. Incorporated Mar. 27, 1820; commenced business Sept. 1, 1817; admitted May 29, 1873. M. A. Girrigues, Secretary.	1919 1918 1917 1916 1915	14,938,834 93 13,481,581 02 12,216,631 59 10,046,848 04 9,372,126 82	1,000,000 1,000,000 1,000,000 750,000 750,000	4,185,493 01 3,599,623 24 3,457,586 40 2,518,204 43 2,432,024 94	7,149,614 54 6,335,338 01 5,449,496 15 4,682,131 40 4,194,272 58
Firemans Fund Insurance Co. 401 California St., San Francisco, Cal. Incorporated May 6, 1863; commenced business June 18, 1863; admitted Feb. 28, 1870. H. P. Blanchard, Secretary.	1919 1918 1917 1916 1915	20,010,852 95 17,939,822 58 16,719,842 62 13,445,953 99 11,326,205 60	1,500,000 1,500,000 1,500,000 1,500,000 1,500,000	5,299,768 46 2,517,108 05 2,331,924 74 3,676,192 50 2,664,704 18	9,895,543 90 8,575,419 84 7,665,291 91 6,155,238 71 5,661,581 73
Firemens Insurance Co. 780-786 Broad St., Newark, N. J. Incorporated Dec. 3, 1855; commenced business Dec. 3, 1855; admitted Nov. 1, 1875. A. H. Hassinger, Secretary.	1919 1918 1917 1916 1915	9,242,501 62 8,530,979 56 7,802,217 04 7,710,757 54 7,046,763 45	1,250,000 1,250,000 1,250,000 1,250,000 1,000,000	2,300,392 78 2,246,144 07 2,384,971 20 2,453,008 62 2,708,837 43	4,593,871 49 4,142,143 67 3,588,006 59 3,534,585 27 2,955,812 47
Franklin Fire Insurance Co. 421 Walnut St., Philadelphia, Pa. Incorporated April 22, 1829; commenced business June, 1829; admitted Feb. 14, 1871. Chas. L. Tyner, Secretary.	1919 1918 1917 1916 1915	5,300,191 85 3,772,414 15 2,953,110 66 2,391,125 71 2,050,851 25	1,000,000 500,000 500,000 500,000 500,000	1,298,019 45 682,212 41 512,143 89 482,052 88 510,076 71	1,378,682 00 1,009,870 00 709,336 00 399 00 96,017 00

(*) Includes \$17,472.96 liability losses. † Includes liability premiums.

DECEMBER 31, 1919—STOCK FIRE INSURANCE COMPANIES OF OTHER STATES—Continued.

NET AMOUNT AT RISK (Does not include Perpetual Risks)		Net premiums	Net losses	Acquisition expense	WISCONSIN BUSINESS	
Fire (8)	Marine (8)				Net premiums	Net losses
		(7)	(3)	(6-7-8)	(32)	(33)
\$32,523,226		\$137,706 62	\$46,772 95	\$40,809 52	\$3,628 03	\$1,036 01
30,911,388		127,655 80	59,947 01	37,282 68	3,059 75	765 52
29,792,464		124,226 54	44,093 07	34,349 69	1,703 55	163 09
28,330,795		108,842 07	35,992 62	30,566 02	847 81	1,504 69
27,191,387		105,952 27	34,177 94	30,762 59	334 59	
40,047,993	\$406,274,066	4,317,563 83	2,116,519 15	1,729,670 53	4,894 14	873 59
71,090,338	518,043,105	4,723,135 25	2,358,641 70	1,541,085 17	5,880 20	1,217 71
	127,356,702	4,277,279 17	1,599,645 92	1,185,267 04	4,555 36	139 43
	145,290,451	2,736,670 72	754,936 76	823,181,81	6,763 01	1,397 45
	117,444,158	2,104,526 67	906,584 88	679,492 01	5,514 54	36 73
53,170,974	1,396,143	527,390 87	215,349 60	150,242 91	8,095 01	5,496 66
41,544,165	1,027,489	416,930 92	213,423 25	111,740 93	7,547 03	3,016 46
33,145,432	1,223,512	339,637 64	137,190 62	89,831 75	9,248 13	3,185 07
20,737,397	652,800	211,294 62	94,060 24	54,091 69	4,568 29	3,626 34
15,883,814	746,235	201,066 17	89,326 39	52,866 86	4,712 75	1,209 96
2,323,723,481	67,900,040	13,852,265 41	5,110,269 04	3,472,016 68	573,819 27	185,751 72
2,013,240,238	58,384,540	12,194,217 62	4,951,213 02	2,972,664 00	521,370 94	208,043 92
1,790,414,056	32,587,172	9,625,528 81	4,076,401 64	2,338,742 46	420,910 05	175,496 45
1,551,922,761	10,746,512	7,268,169 13	3,445,338 34	1,798,464 46	340,444 79	193,866 55
1,448,163,593	6,304,865	6,739,950 81	3,270,460 79	1,635,243 15	351,866 82	107,840 26
1,227,020,845	29,198,154	8,428,892 26	3,563,251 30	1,953,394 86	175,907 13	71,442 57
1,171,098,540	10,214,015	7,602,656 15	3,392,373 29	1,751,930 80	165,467 87	72,893 35
1,064,227,202		6,036,789 75	2,866,109 78	1,600,031 46	164,981 86	79,628 66
927,264,515		5,063,248 74	2,519,279 73	1,351,783 81	138,753 94	54,144 10
823,933,193		4,409,964 60	2,341,114 47	1,173,382 02	141,320 30	37,652 70
1,225,672,976	291,974,397	15,128,039 88	7,255,160 38	3,448,947 77	139,536 90	71,168 19
1,085,340,879	196,797,540	13,646,647 57	*8,230,242 82	2,700,135 29	139,266 35	46,143 66
926,287,426	195,029,384	14,177,744 68	*6,317,319 88	3,076,613 36	130,704 19	55,116 56
809,185,959	149,492,821	10,029,340 75	*4,746,176 99	2,285,158 09	110,146 45	59,695 04
743,586,140	107,197,492	7,821,896 90	*3,994,638 09	1,825,024 43	97,322 71	29,836 13
834,507,459	18,908,860	5,083,941 07	1,977,006 58	1,325,892 62	99,937 55	32,980 37
756,334,283	12,102,066	4,655,567 79	1,981,908 75	1,165,965 03	77,259 00	46,853 90
747,172,283	3,041,215	3,471,600 24	1,833,088 75	895,990 15	81,843 74	49,029 52
768,418,000		4,110,813 14	1,851,778 89	1,227,213 50	75,234 01	30,925 35
587,268,627		2,725,239 91	1,454,486 08	739,239 50	64,120 46	21,834 73
248,256,693	13,185,798	2,149,058 30	747,962 97	597,135 29	55,234 11	14,694 72
185,102,692	9,084,693	1,593,461 29	548,787 35	438,072 60	42,900 61	11,562 53
125,782,442	7,070,134	1,044,829 25	360,572 16	282,230 82	33,609 49	13,365 57
72,920,192	4,914,214	829,880 85	301,597 72	236,559 04	27,692 77	5,982 77
23,330,129		—785,335 51	481,773 60	454,844 40	22,347 18	8,752 04

COMPARATIVE STATISTICS FOR THE FIVE YEAR PERIOD ENDING DECEMBER 31

NAME OF COMPANY Location of home office, dates incorporated, commenced business, admitted to Wisconsin; and name of Secretary.	Year ending Dec. 31	Admitted assets (42)	Capital stock paid up in cash (1)	Surplus over all liabilities (27)	Unearned premiums (10)
Girard Fire and Marine Ins. Co. N. E. Cor. Chestnut and 7th Sts., Philadelphia, Pa. Incorporated Mar. 1853; commenced business May, 1853; admitted Feb. 10, 1872. Davis G. Vaughan, Secretary.	1919 1918 1917 1916 1915	\$3,057,671 14 2,881,417 91 2,556,345 43 2,330,388 56 2,489,988 71	\$500,000 500,000 500,000 500,000 500,000	\$277,907 16 373,035 34 452,411 23 639,760 40 424,646 76	\$1,606,721 76 1,333,822 12 957,153 32 580,690 55 948,166 08
Glens Falls Insurance Co. Cor. Glen and Bay Sts., Glens Falls N. Y. Incorporated 1849; commenced business 1850; admitted Feb. 13, 1874. H. N. Dickinson, Secretary.	1919 1918 1917 1916 1915	9,328,298 85 7,884,153 16 7,150,222 41 6,413,771 65 5,859,946 44	1,000,000 500,000 500,000 500,000 500,000	2,695,144 33 2,560,353 72 2,489,337 71 2,371,845 89 2,254,210 20	4,175,439 74 3,569,543 16 3,175,916 27 2,864,909 15 2,625,838 07
Globe and Rutgers Fire Ins. Co. 111 William St., New York City. Incorporated Feb. 9, 1899; commenced business Feb. 9, 1899; admitted Dec. 4 1901. J. H. Mulvehill, Secretary.	1919 1918 1917 1916 1915	33,687,274 25 30,389,461 55 22,022,227 19 13,790,133 26 10,178,345 13	700,000 700,000 700,000 700,000 400,000	10,146,031 00 8,824,000 31 7,426,114 26 6,250,190 55 4,769,684 89	13,447,380 00 11,501,123 24 8,299,781 67 4,685,508 16 3,532,023 67
Globe Insurance Co. 216-218 4th Ave., Pittsburgh, Pa. Incorporated Mar. 27, 1862; commenced business July, 1862; admitted Aug. 10, 1885. A. H. Eckert, Secretary	1919 1918 1917 1916 1915	1,295,919 12 1,195,230 63 1,154,938 93 1,113,813 56 1,124,156 16	300,000 300,000 300,000 300,000 300,000	278,446 05 249,264 94 258,322 77 218,859 77 181,540 70	612,615 12 564,042 57 520,286 51 546,022 35 583,052 67
Globe National Insurance Co. ⁽¹⁾ 125 Frances Bldg., Sioux City, Ia. Incorporated May 21, 1917; commenced business Oct. 1, 1918; admitted Nov. 2, 1918. Edd G. Doerfler, Secretary.	1919 1918	1,880,881 87 1,453,460 58	1,000,000 1,000,000	239,300 60 414,181 49	419,093 46 35,170 09
Granite State Fire Ins. Co. 46-50 Congress St., Portsmouth, N. H. Incorporated July 17, 1885; commenced business Nov. 12, 1885; admitted April 29, 1908. Alfred F. Howard, Secretary.	1919 1918 1917 1916 1915	1,771,831 22 1,648,334 17 1,454,907 16 1,335,196 49 1,255,217 25	200,000 200,000 200,000 200,000 200,000	403,733 40 336,590 27 333,041 83 319,504 97 305,955 24	1,012,359 33 977,268 09 809,668 38 727,343 69 658,532 04
Great American Insurance Co. ⁽²⁾ 1 Liberty St., New York City. Incorporated Mar., 1872; commenced business Mar. 7, 1872; admitted Mar 27, 1872. Edwin M. Cragin, Secretary.	1919 1918 1917 1916 1915	33,201,678 88 30,716,447 05 23,454,989 32 23,713,477 96 22,364,626 31	5,000,000 5,000,000 2,000,000 2,000,000 2,000,000	11,010,376 51 10,484,934 13 8,527,719 31 10,759,422 29 10,217,684 93	14,428,726 29 13,026,241 83 11,084,308 26 9,753,444 78 9,036,192 28
Guardian Fire Insurance Co. 400 McCormick Bldg., Salt Lake City Utah. Incorporated Dec. 10, 1913; commenced business Jan. 1, 1914; admitted Sept. 12, 1916. G. A. Yocum, Secretary.	1919 1918 1917 1916	552,146 17 547,241 66 552,703 98 502,807 97	200,000 200,000 200,250 200,250	209,452 59 171,422 69 165,258 94 197,846 43	92,510 24 116,489 12 116,743 67 68,559 10
Hanover Fire Insurance Co. 34-36 Pine St., New York City. Incorporated April, 1852; commenced business April, 1852; admitted Feb. 17, 1862. E. Stanley Jarvis, Secretary.	1919 1918 1917 1916 1915	6,373,119 ⁹⁹ 5,840,184 60 5,643,575 74 4,921,188 55 4,542,457 ²⁸	1,000,000 1,000,000 1,000,000 1,000,000 1,000,000	929,368 15 640,191 06 609,404 04 906,080 90 802,280 66	3,636,597 99 3,345,369 88 3,357,246 62 2,635,413 24 2,481,088 57
Hartford Fire Insurance Co. 215 Trumbull St., Hartford, Conn. Incorporated May, 1810; commenced business Aug. 1810; admitted May 14, 1851. Fred'k Samson, Secretary.	1919 1918 1917 1916 1915	50,590,485 33 39,723,888 62 34,654,101 37 29,878,349 ³¹ 28,277,827 ⁴²	4,000,000 2,000,000 2,000,000 2,000,000 2,000,000	14,128,807 40 9,123,660 08 8,107,526 36 7,682,226 14 7,350,972 90	25,548,915 29 23,170,416 60 19,815,848 73 17,173,359 87 16,350,361 50

(¹) Formerly German Fire of Pittsburgh. (²) Formerly German American, New York.

1919—STOCK FIRE INSURANCE COMPANIES OF OTHER STATES—Continued.

NET AMOUNT AT RISK (Does not include Perpetual Risks)		Net premiums (7)	Net losses (3)	Acquisition expense (6-7-8)	WISCONSIN BUSINESS	
Fire (8)	Marine (8)				Net premiums (32)	Net losses (33)
\$310,300,418		\$1,580,893 41	\$488,989 89	\$426,017 71	\$35,544 87	\$12,034 43
252,035,592		1,379,794 37	453,070 78	371,198 85	29,370 17	17,933 91
169,373,558		1,036,189 74	337,847 79	282,873 11	26,929 24	8,773 22
92,363,306		—83,151 10	108,444 36	—276,102 44	21,089 32	2,770 68
214,992,189		729,576 12	374,407 31	212,884 55	20,077 81	6,719 40
773,513,250	\$53,086,641	5,407,281 78	2,386,373 43	1,442,271 16	62,649 12	29,129 53
701,154,607	30,892,649	4,536,348 03	2,169,968 29	1,112,361 40	51,209 23	11,797 56
627,919,065	28,795,778	3,789,494 35	1,824,056 84	932,131 28	39,280 44	18,633 59
582,306,948	20,994,306	3,118,375 35	1,523,401 79	810,241 95	35,599 72	12,040 76
542,676,531	11,801,033	2,432,624 34	1,252,681 97	666,203 86	32,086 48	8,966 93
1,950,575,091	276,140,521	17,526,451 10	9,832,919 24	2,943,328 30	245,963 11	49,790 28
1,562,090,224	165,788,790	20,337,901 42	9,339,323 01	2,997,922 79	173,286 85	36,970 60
1,152,751,031	74,217,225	18,757,603 37	7,540,184 75	2,675,071 09	98,773 15	44,928 35
684,212,328	32,688,618	8,828,663 83	4,030,096 47	1,278,868 54	124,041 54	57,702 01
599,692,505	20,719,045	5,020,955 76	2,991,378 93	817,840 00	87,140 96	22,094 16
115,970,857		599,762 60	226,558 00	179,453 83	25,856 05	8,892 88
112,426,786		551,033 93	237,200 35	163,021 48	23,129 56	9,587 25
109,011,173		449,236 42	205,160 87	129,871 27	18,791 26	6,869 13
112,761,158		447,325 52	228,152 41	135,545 34	17,422 49	4,382 47
123,570,767		515,977 87	260,278 22	157,812 42	16,022 70	2,208 75
67,493,406	7,666,142	928,901 90	233,887 60	298,582 66	10,616 63	1,575 25
6,624,299	137,799	59,400 65	1,000 00	21,736 09	1,094 21	
162,360,379		983,648 48	461,398 25	264,211 43	12,459 46	5,605 69
155,417,751		1,026,330 83	473,378 14	272,985 99	12,414 31	3,478 38
133,150,077		853,683 81	414,935 77	207,597 76	12,027 68	7,989 64
119,509,593		725,895 51	409,043 82	176,912 94	12,231 01	8,501 19
107,256,342		658,288 31	373,396 64	155,992 71	12,401 53	5,504 60
2,760,071,654	58,227,370	18,175,862 75	6,959,864 59	4,524,389 47	306,815 45	108,107 25
2,557,352,437	33,265,430	17,056,594 72	8,466,470 52	4,125,643 84	287,245 11	101,530 14
2,296,828,459	16,057,831	12,608,859 25	5,761,231 94	3,207,268 32	297,848 79	83,495 21
2,035,482,487	10,629,421	10,698,220 18	5,562,029 20	2,811,321 46	198,200 32	94,329 28
1,919,096,490	1,944,236	9,037,801 97	4,876,580 75	2,340,259 19	184,084 44	63,190 55
9,006,681	490,220	188,355 69	97,739 65	82,901 65	2,035 52	2,040 63
9,867,175	1,447,629	230,497 62	129,275 98	103,784 50	4,721 81	4,608 15
11,235,026	1,404,210	234,102 55	95,459 33	86,779 24	3,963 40	3,246 69
6,941,363	526,144	129,009 21	24,034 94	36,104 89	1,164 32	859 24
663,808,612	26,354,899	4,050,630 98	1,752,035 20	1,029,259 61	132,183 05	45,049 18
631,157,208	21,446,595	3,674,469 71	1,988,775 41	926,069 53	108,053 84	34,118 36
636,215,476	29,489,717	3,880,860 92	1,623,125 24	998,513 80	115,680 60	39,960 77
517,214,387	8,749,327	2,609,900 63	1,195,259 38	686,465 36	102,363 21	34,388 82
494,944,026		2,264,978 94	1,220,621 07	606,428 63	98,547 94	36,044 35
4,619,839,425	85,727,170	35,103,081 43	13,574,744 65	8,255,177 07	591,994 83	180,928 15
4,005,343,568	65,411,988	30,873,003 55	14,386,405 72	6,778,909 45	527,848 89	172,909 28
3,765,775,648	51,041,611	25,609,667 26	11,458,863 46	5,885,303 30	489,290 87	160,605 11
3,248,382,304	94,728,074	20,351,480 18	11,240,083 96	4,815,591 08	421,040 97	209,187 65
3,091,043,507	33,868,429	19,379,627 61	10,217,383 39	5,058,395 60	365,407 95	140,697 09

COMPARATIVE STATISTICS FOR THE FIVE YEAR PERIOD ENDING DECEMBER 31,

NAME OF COMPANY Location of home office, dates incorporated, commenced business, admitted to Wisconsin; and name of Secretary.	Year ending Dec. 31	Admitted assets	Capital stock paid up in cash	Surplus over all liabilities	Unearned premiums
		(42)	(1)	(27)	(10)
Henry Clay Fire Insurance Co.	1919	\$1,023,964 89	\$450,000	\$191,345 20	\$311,784 44
Fayette Bank Bldg., Lexington, Ky.	1918	891,769 40	450,000	149,508 60	248,746 32
Incorporated Mar. 1910; commenced business Aug., 1910; admitted Dec. 30, 1916. F. G. Stiz, Secretary.	1917	852,132 56	450,000	143,440 61	213,884 50
	1916	803,113 87	450,000	125,376 68	179,766 17
Home Fire and Marine Insurance Co.	1919	2,741,847 22	500,000	704,439 85	1,172,516 89
401 California St., San Francisco, Cal.	1918	2,029,320 23	500,000	346,159 47	485,904 23
Incorporated Sept. 9, 1864; commenced business, 1864; discontinued 1906; recommenced 1918; admitted April 13, 1918. H. P. Blanchard, Secretary.					
Home Insurance Co.	1919	54,595,060 31	6,000,000	15,825,966 32	27,092,838 00
56 Cedar St., New York City. Incorporated April, 1853; commenced business April 13, 1853; admitted Feb. 1, 1858. Charles L. Tyner, Secretary.	1918	50,291,005 74	6,000,000	15,256,703 60	23,559,949 00
	1917	44,048,651 58	6,000,000	13,001,250 58	20,290,351 00
	1916	40,263,879 55	6,000,000	12,868,113 13	16,179,042 00
	1915	37,982,743 93	6,000,000	11,536,177 25	15,878,826 00
Hudson Ins. Co.	1919	2,043,769 90	500,000	833,375 59	456,170 70
110 William St., New York City, N. Y. Admitted Feb. 21, 1919. H. H. Morgan, Secretary.					
Illinois Fire Insurance Co. ¹	1919	357,858 02	200,000	76,998 83	77,127 66
Jefferson Bldg., Peoria, Ill. Incorporated 1876; commenced business 1876; admitted 1882. Henry F. Tuerk, Secretary.	1918	314,079 16	200,000	37,310 69	70,981 40
	1917	316,355 66	200,000	29,241 50	72,945 73
	1916	557,407 00	200,000	48,348 00	88,809 00
	1915	657,869 00	200,000	55,524 00	200,391 00
Imperial Assurance Co.	1919	1,920,207 60	200,000	1,062,613 73	568,638 87
100 William St., New York City. Incorporated Mar. 7, 1899; commenced business May 1, 1899; admitted May 20, 1899. Howard Terhune, Secretary.	1918	1,585,735 18	200,000	810,972 76	497,955 42
	1917	1,071,657 34	200,000	339,226 64	462,368 70
	1916	959,530 49	200,000	300,267 36	402,551 13
	1915	858,653 61	200,000	233,407 37	382,599 24
Insurance Company of North America.	1919	35,018,152 77	4,000,000	6,000,000 00	13,440,522 27
3rd and Walnut Sts., Philadelphia, Pa. Incorporated April 14, 1794; commenced business 1792; admitted Sept. 2, 1864. John Kremer, Secretary.	1918	30,863,268 58	4,000,000	6,000,000 00	11,488,922 60
	1917	28,523,025 89	4,000,000	5,000,000 00	9,907,528 50
	1916	23,792,496 82	4,000,000	5,000,000 00	8,698,541 52
	1915	20,447,659 51	4,000,000	4,000,000 00	7,461,532 61
Insurance Company of the State of Pa.	1919	4,744,820 88	1,000,000	651,117 74	2,214,204 81
308-310 Walnut St., Philadelphia, Pa. Incorporated April 18, 1794; commenced business Nov. 5, 1794; admitted Oct. 17, 1906. John J. P. Rodgers, Secretary.	1918	4,737,532 76	1,000,000	310,917 86	2,241,875 58
	1917	4,442,613 89	1,000,000	236,208 06	2,053,629 45
	1916	4,658,595 39	1,000,000	402,353 66	2,126,036 54
	1915	4,012,344 68	1,000,000	426,420 70	1,773,680 96
The Liberty Fire Ins. Co.	1919	573,744 20	200,000	210,488 28	131,408 62
523-31 Title Guaranty Bldg., St. Louis, Mo. Admitted Nov. 28, 1919. Chas. L. Hecox, Secretary.					
Lumbermen Insurance Co.	1919	2,128,034 81	250,000	1,224,005 11	418,985 72
427 Walnut St., Philadelphia, Pa. Incorporated June 2, 1873; commenced business December 11, 1873; admitted April 14, 1899. Arthur H. Clevenger, Secretary.	1918	2,073,926 99	250,000	1,264,908 41	343,842 57
	1917	2,071,647 78	240,000	1,287,749 82	326,852 02
	1916	2,041,963 91	250,000	1,291,221 71	296,748 99
	1915	1,955,119 75	250,000	1,234,201 45	277,669 72
Marquette National Fire Insurance Co.	1919	1,410,202 78	300,000	301,444 74	710,363 01
175 Jackson Blvd., Chicago. Incorporated Oct. 1, 1912; commenced business Jan. 15, 1915; admitted June 20, 1916. Napoleon Picard, Secretary.	1918	1,154,847 16	300,000	331,017 94	443,043 47
	1917	857,118 69	300,000	324,206 54	201,262 29
	1916	542,438 71	300,000	165,425 63	63,721 96
Maryland Motor Car Insurance Co.	1919	1,006,058 89	500,000	97,691 97	343,888 46
Wilmington, Delaware. Incorporated Jan. 1910; commenced business February, 1910; admitted October 26, 1910. Leo F. Fitzpatrick, Secretary.	1918	645,594 82	300,000	100,493 28	199,187 03
	1917	560,990 08	300,000	68,092 46	162,296 66
	1916	498,920 59	300,000	59,640 58	113,406 40
	1915	459,007 11	300,000	47,343 71	86,821 62

¹Formerly German Fire of Peoria.

1919—STOCK FIRE INSURANCE COMPANIES OF OTHER STATES—Continued.

NET AMOUNT AT RISK (Does not include Perpetual Risks)		Net premiums (7)	Net losses (3)	Acquisition expense (6-7-8)	WISCONSIN BUSINESS	
Fire (8)	Marine (8)				Net premiums (32)	Net losses (33)
\$47,148,272	.....	\$474,449 81	\$168,986 12	\$105,936 71	\$5,119 68	\$1,332 50
34,069,432	.....	412,481 45	175,030 48	82,851 68	5,637 07	7,750 65
26,068,535	.....	319,226 35	182,995 24	65,113 56	4,353 59	1,043 07
23,778,655	.....	218,579 87	159,249 43	49,515 07	.....	.....
120,007,027	28,297,314	2,254,702 55	753,653 50	624,274 46	17,029 18	7,789 57
48,293,275	12,798,339	1,046,030 22	168,129 20	243,447 73	3,261 72	.....
4,960,223,112	98,655,829	35,036,287 32	13,479,011 26	8,970,074 53	383,541 25	135,011 82
4,368,396,413	76,428,734	51,598,247 40	14,192,544 94	7,449,356 67	341,735 97	118,989 63
3,913,282,296	60,194,222	25,051,740 75	10,988,671 77	6,036,304 20	286,421 74	118,993 32
3,145,806,635	46,685,310	18,820,825 60	10,756,410 87	4,375,681 82	267,773 46	108,310 55
3,106,826,080	50,225,149	18,245,129 47	9,708,418 48	4,499,276 34	245,807 93	80,457 17
64,556,407	5,444,196	707,172 48	65,144 49	196,490 55	13,446 41	1,486 09
13,231,436	.....	78,336 99	31,733 15	20,646 32	10,959 37	2,587 99
14,376,740	.....	59,646 23	46,594 18	15,935 06	4,847 34	4,902 34
12,882,571	.....	53,073 69	80,148 99	16,576 82	6,641 58	2,990 58
13,395,726	.....	39,752 00	157,914 00	23,985 00	7,254 00	4,266 00
55,399,399	.....	135,953 00	637,982 00	65,173 00	8,523 00	6,880 00
134,742,357	61,260	710,964 82	257,916 14	158,354 45	17,738 29	3,606 17
123,933,566	.....	594,049 35	248,297 46	126,815 97	16,252 03	7,796 42
116,877,171	.....	535,293 06	219,316 32	116,734 22	17,573 57	5,573 36
91,350,968	.....	485,203 88	227,358 28	109,848 52	16,915 57	5,641 28
84,422,823	.....	474,147 93	224,458 26	122,391 61	29,916 07	5,024 95
2,508,431,935	198,027,703	20,999,579 81	8,593,592 03	4,505,033 88	260,784 42	80,672 21
1,968,074,062	207,428,028	20,784,335 19	10,629,416 45	4,053,635 84	38,848 86	11,316 03
1,651,492,816	188,763,787	20,051,477 70	9,293,964 18	4,077,041 02	236,481 28	78,425 04
1,356,142,743	121,130,925	14,569,851 42	7,015,469 00	3,475,871 08	202,279 73	95,554 88
1,203,626,865	139,787,438	11,513,462 72	5,826,646 30	2,890,593 04	157,358 17	32,842 82
392,314,984	5,345,042	2,542,922 87	1,369,877 11	693,131 52	45,057 99	8,334 77
382,542,168	9,412,807	2,973,033 87	1,546,900 54	791,779 75	37,224 37	16,149 62
353,886,618	13,261,015	2,369,295 50	1,647,487 67	660,087 80	41,300 57	19,366 64
329,901,383	19,053,896	2,879,274 72	1,282,031 95	786,319 27	44,359 40	18,533 63
302,717,649	903,891	2,278,711 83	1,219,528 85	636,695 58	42,323 15	29,828 21
22,822,972	.....	221,343 62	19,073 16	69,870 21	5,133 98	924 04
85,634,169	.....	381,237 44	125,091 29	103,678 32	18,969 55	1,597 58
7,185,921	.....	296,699 13	130,762 15	84,114 76	16,053 46	6,084 25
68,389,423	.....	277,737 27	126,227 84	85,608 01	14,760 73	5,484 10
60,805,636	.....	244,929 44	94,454 91	73,340 88	12,968 07	4,462 73
56,076,188	.....	231,331 98	89,446 68	68,550 35	11,695 58	1,947 87
122,156,876	.....	905,108 89	328,506 49	300,524 06	16,975 91	7,153 40
72,685,986	.....	610,597 53	160,684 28	196,748 85	13,987 21	1,034 48
34,749,720	.....	277,985 23	63,610 79	95,468 88	9,506 30	1,423 60
10,070,149	.....	81,046 95	8,530 68	30,028 67	1,983 08	.....
24,624,859	.....	736,284 65	277,536 39	209,492 91	4,659 85	604 50
14,898,509	.....	426,424 91	146,661 58	118,216 63	4,439 88	2,412 25
11,584,939	.....	354,979 56	116,825 18	97,977 08	5,355 79	1,088 20
10,461,321	.....	254,291 19	100,046 80	71,212 59	4,025 89	1,840 40
7,135,599	.....	195,042 76	71,680 17	61,124 93	3,209 17	—35 75

COMPARATIVE STATISTICS FOR THE FIVE YEAR PERIOD ENDING DECEMBER 31,

NAME OF COMPANY Location of home office, dates incorporated, commenced business, admitted to Wisconsin; and name of Secretary.	Year ending Dec. 31	Admitted assets (42)	Capital stock paid up in cash (1)	Surplus over all liabilities (27)	Unearned premiums (10)
Massachusetts Fire and Marine Ins. Co. 95 Water St. and 65 Kilby St., Boston, Mass. Incorporated Mar. 3, 1910; commenced business June 18, 1910; admitted Oct. 26, 1910. Walter J. Adlard, Secretary.	1919 1918 1917 1916 1915	\$1,876,269 08 1,843,359 17 1,833,229 22 1,632,135 62 1,485,300 72	\$500,000 500,000 500,000 500,000 500,000	\$226,771 15 200,285 48 178,243 76 260,211 37 254,054 94	\$800,121 90 773,202 37 832,430 79 645,245 69 569,415 72
Mechanics Insurance Co. 500-502 Walnut St., Philadelphia, Pa. Incorporated April 13, 1854; commenced business May 4, 1854; admitted April 18, 1890. John A. Snyder, Secretary.	1919 1918 1917 1916 1915	1,894,643 75 1,771,130 25 1,603,770 83 1,512,914 99 1,478,148 08	250,000 250,000 250,000 250,000 250,000	281,054 07 311,705 23 358,700 31 404,579 61 444,238 59	908,561 65 777,187 51 596,307 40 488,649 41 424,355 31
Mechanics and Traders Ins. Co. 144 Carondelet St., New Orleans, La. Incorporated Oct. 15, 1869; commenced business Nov. 1, 1869; admitted Feb. 21, 1906. G. H. Tryon, Secretary.	1919 1918 1917 1916 1915	2,250,813 73 1,939,043 43 1,754,617 70 1,608,029 69 1,464,925 41	300,000 300,000 300,000 300,000 300,000	963,345 71 762,838 41 666,040 43 611,190 72 527,152 25	841,197 77 756,309 35 661,642 40 582,366 11 533,184 84
Mercantile Insurance Company of America. 76 William St., New York City. Incorporated July 22, 1897; commenced business Aug. 4, 1897; admitted March 11, 1898. R. P. Barbour, Secretary.	1919 1918 1917 1916 1915	3,656,050 37 3,486,703 57 2,960,555 01 3,241,974 14 2,913,196 84	1,000,000 1,000,000 1,000,000 1,000,000 1,000,000	1,013,456 87 921,810 69 583,222 78 1,108,434 68 1,155,724 14	1,389,798 16 1,287,737 07 1,169,130 37 873,148 90 663,711 57
Merchants Fire Assurance Corporation. 45 John St., New York City. Incorporated Feb. 9, 1910; commenced business Mar. 1, 1910; admitted June 7, 1917. W. B. Carter, Secretary.	1919 1918 1917	3,105,713 81 2,786,430 61 2,064,914 46	400,000 400,000 400,000	1,077,910 84 869,112 78 628,701 19	1,033,372 97 104,258 83 792,402 85
*Merchants National Fire Insurance Co. 29 S. LaSalle St., Chicago. Incorporated Sept. 20, 1912; commenced business July 2, 1915; admitted Sept 1, 1915. Henry C. Jones, Secretary.	1919 1918 1917 1916 1915	561,179 11 539,810 65 419,963 72 239,382 54	250,000 250,000 250,000 125,000	71,533 88 101,571 63 88,404 12 84,820 43	173,856 75 101,860 92 34,094 88 15,982 05
Michigan Fire and Marine Insurance Co. Penobscot Bldg., Detroit, Mich. Incorporated 1880; commenced business 1881; admitted Feb. 2, 1882. H. E. Everett, Secretary.	1919 1918 1917 1916 1915	2,159,729 89 1,950,400 05 1,871,931 54 1,665,929 25 1,590,675 40	400,000 400,000 400,000 400,000 400,000	464,110 35 429,562 45 400,192 00 392,476 38 415,375 19	1,123,524 25 978,059 70 925,380 62 772,328 73 693,539 44
Minneapolis Fire and Marine Ins. Co. 419-429 Second Ave. S. Minneapolis, Minn. Incorporated July 1, 1902; commenced business July 2, 1902; admitted Feb. 28, 1907. Walter C. Leach, Secretary.	1919 1918 1917 1916 1915	1,010,847 70 806,826 98 715,892 58 743,094 18 784,979 27	200,000 200,000 200,000 200,000 200,000	123,774 89 63,510 33 81,560 82 64,381 90 246,135 97	571,826 56 422,181 60 367,606 03 395,552 71 284,394 29
National Ben Franklin Fire Ins. Co. 120-122 Ohio St., W. Pittsburgh, Pa. Incorporated Dec. 28, 1910; commenced business Jan. 1, 1911; admitted Feb. 21, 1911. H. M. Schmitt, Secretary.	1919 1918 1917 1916 1915	4,836,899 26 4,305,274 18 4,007,462 23 3,614,326 93 3,375,905 50	1,000,000 1,000,000 1,000,000 1,000,000 1,000,000	786,120 08 621,710 76 566,109 94 572,562 25 440,872 04	2,622,436 31 2,301,532 45 2,054,566 40 1,821,838 35 1,742,607 78
National Fire Insurance Co. 95 Pearl St., Hartford, Conn. Incorporated June 4, 1869; commenced business Dec. 1, 1871; admitted Jan. 19, 1872. F. D. Layton, Secretary.	1919 1918 1917 1916 1915	24,723,963 60 21,263,292 84 19,229,533 51 17,572,309 09 16,226,084 38	2,000,000 2,000,000 2,000,000 2,000,000 2,000,000	6,057,578 23 4,675,241 99 4,119,443 26 3,934,743 65 3,496,345 12	13,440,443 33 12,038,411 60 10,979,583 61 9,827,942 70 9,324,661 44

*Absorbed by Western Alliance, Chicago, March 10, 1919.

1919—STOCK FIRE INSURANCE COMPANIES OF OTHER STATES—Continued.

NET AMOUNT AT RISK (Does not include Perpetual Risks)		Net premiums (7)	Net losses (3)	Acquisition expense (6-7-8)	WISCONSIN BUSINESS	
Fire (8)	Marine (8)				Net premiums (32)	Net losses (33)
\$99,160,460	26,207,782	\$1,276,107 16	\$732,006 63	\$352,689 52	\$8,303 73	\$4,744 62
100,087,690	20,910,742	1,264,428 18	798,338 48	350,508 39	10,247 39	7,010 54
97,457,644	38,820,759	1,380,427 47	640,525 25	396,384 30	10,934 67	4,592 30
84,225,650	21,065,861	1,023,254 95	510,658 16	280,479 36	7,353 72	3,976 37
80,668,591	15,951,163	783,403 74	426,381 32	217,838 73	7,573 52	6,372 84
171,024,573		907,672 56	323,552 96	232,043 63	21,717 20	8,689 48
145,144,599		828,262 53	347,153 31	214,596 16	20,974 76	8,125 10
117,122,543		594,634 19	271,444 55	152,363 72	16,419 24	7,282 73
97,948,645		447,334 17	200,966 54	128,963 73	12,541 79	9,258 78
87,084,701		369,978 48	184,507 51	119,540 17	13,911 10	4,351 04
161,575,953		1,041,132 64	384,435 84	258,901 41	24,413 99	3,429 39
144,691,950		927,249 35	461,286 25	225,846 52	23,546 10	8,976 45
129,784,132		756,943 65	364,621 47	214,919 34	21,956 03	8,704 78
113,896,524		665,882 00	342,606 53	193,292 67	19,628 95	6,341 48
103,800,906		535,108,22	397,274 68	164,732 32	18,611 75	4,805 61
296,396,567	15,549,790	1,763,135 54	786,620 40	442,660 86	41,683 05	14,892 26
265,894,504	35,176,344	1,770,112 47	825,116 17	433,494 73	46,474 40	15,110 76
215,248,528	20,577,505	1,535,076 42	761,454 07	429,096 29	38,404 14	13,318 51
176,112,079	19,635,025	1,206,042 82	435,489 15	337,812 40	26,250 72	9,262 30
144,026,629		777,380 01	227,554 49	215,663 67	19,006 03	8,151 26
183,434,479	7,781,897	1,811,804 44	938,503 31	386,377 51	20,811 09	21,176 77
199,609,763	3,613,533	1,792,427 61	719,233 16	324,939 47	24,273 03	10,950 74
128,445,950	7,101,180	1,312,758 09	558,052 28	197,550 49	23,821 30	2,333 05
25,864,824	1,497,850	476,827 68	279,852 86	121,919 28	17,950 19	7,501 18
14,632,041	908,912	328,514 33	85,868 82	88,620 74	14,764 83	6,237 48
3,932,506	472,831	70,191 07	49,556 13	24,962 91	11,440 39	5,675 59
1,842,171		34,133 27	40 00	10,333 10	5,628 38	
206,127,951		1,249,916 94	519,810 22	374,027 37	51,307 48	12,402 37
186,341,980		1,115,643 76	567,301 12	332,922 97	35,708 54	16,415 96
184,709,750		1,016,897 35	437,676 47	251,492 79	29,043 89	15,777 51
149,936,431		790,187 45	397,859 46	226,680 84	29,743 58	14,835 72
133,999,486		699,639 94	339,394 29	202,077 61	28,599 84	10,333 41
97,116,556		1,316,000 31	628,903 96	321,986 11	29,023 59	8,040 29
75,235,198		884,592 23	485,588 72	219,410 33	30,239 59	19,824 14
66,581,202		500,004 66	350,464 89	123,791 22	31,460 69	8,955 02
66,321,910		701,787 84	488,879 79	148,612 83	35,106 90	17,709 77
45,784,386		415,366 19	229,076 18	84,932 81	34,880 19	16,877 36
446,422,897	11,267,664	2,782,650 28	1,052,746 18	897,967 57	74,517 95	18,671 28
402,475,572	10,239,779	2,505,447 29	1,084,123 48	797,493 83	49,494 80	15,051 47
375,573,842	12,237,579	2,175,758 16	965,649 64	691,245 06	37,566 84	19,812 08
351,898,880	9,170,576	1,771,896 09	810,903 26	581,292 22	35,680 45	14,191 42
352,865,286	5,221,762	1,611,444 23	868,590 46	534,806 17	30,620 69	7,983 68
2,319,510,924	108,960,764	15,147,347 05	5,663,904 31	3,144,045 61	299,979 38	104,145 82
2,139,121,356	57,408,704	13,114,948 54	6,258,518 34	2,589,758 66	276,806 09	116,726 95
2,072,622,410	9,274,254	11,399,603 40	5,368,696 25	2,948,777 62	254,576 68	88,519 88
1,876,467,439	4,494,552	9,535,623 23	4,717,253 81	2,642,534 34	195,806 06	91,663 23
1,753,943,902	4,046,553	8,894,463 13	5,011,784 73	2,468,375 09	183,893 63	56,166 50

COMPARATIVE STATISTICS FOR THE FIVE YEAR PERIOD ENDING DECEMBER 31,

NAME OF COMPANY Location of home office, dates incorporated, commenced business, admitted to Wisconsin; and name of Secretary.	Year ending Dec. 31	Admitted assets	Capital stock paid up in cash	Surplus over all liabilities	Unearned premiums
		(42)	(1)	(27)	(10)
National Liberty Fire Insurance Co. (1)	1919	\$10,750,511 69	\$1,000,000	\$3,111,913 30	\$5,653,547 38
62 William St., New York City. Incorporated Feb., 1859; commenced business Mar., 1859; admitted Nov. 18, 1859. G. H. Kehr, Secretary.	1918	10,004,667 50	1,000,000	2,790,439 39	4,941,587 30
	1917	8,891,867 57	1,000,000	2,668,835 86	4,503,263 60
	1916	8,553,704 22	1,000,000	3,331,218 62	3,808,211 70
	1915	8,029,651 84	1,000,000	3,109,356 16	3,558,971 56
National Trades Fire Insurance Co.	1919	435,446 50	200,000	156,046 86	66,005 01
332 S. Michigan Ave., Chicago. Incorporated Mar. 28, 1906; commenced business April 15, 1906; admitted Apr. 4, 1906. E. Graham Rhoads, Secretary.	1918	388,659 59	300,000	143,438 14	34,796 61
	1917	370,777 58	200,000	141,822 72	26,954 86
	1916	349,948 53	200,000	132,673 14	15,025 39
	1915	351,127 78	200,000	133,635 47	16,742 31
National Union Fire Ins. Co.	1919	6,176,156 33	1,000,000	954,749 66	3,622,274 71
Chamber of Commerce Bldg., Pittsburgh, Penn. Incorporated February 14, 1901; commenced business March 1, 1901; admitted June 10, 1901. W. G. Armstrong, Secretary.	1918	5,215,673 85	1,000,000	766,087 39	2,930,654 54
	1917	5,332,591 21	1,000,000	673,207 56	2,801,228 46
	1916	4,432,172 85	1,000,000	756,262 16	2,362,164 24
	1915	4,138,755 96	1,000,000	550,946 54	2,327,302 98
Newark Fire Insurance Co.	1919	3,315,679 75	498,415	747,479 74	1,714,689 46
41 Clinton St., Newark, N. J. Incorporated Nov. 4, 1811; commenced business May 14, 1810; admitted Feb. 1, 1878. T. L. Farquhar, Secretary.	1918	2,777,427 46	500,000	560,053 36	1,424,912 24
	1917	2,385,070 24	500,000	397,385 36	1,249,667 59
	1916	2,270,309 09	500,000	407,769 67	1,131,090 65
	1915	2,140,986 50	500,000	432,012 09	1,043,392 37
New Brunswick Fire Insurance Co.	1919	2,549,999 05	500,000	342,146 93	1,375,792 17
40 Paterson St., New Brunswick, N. J. Incorporated Dec. 27, 1826; commenced business May 1, 1832; admitted Sept. 8, 1905. E. B. Wycoff, Secretary.	1918	2,338,942 68	500,000	332,432 37	1,223,948 34
	1917	2,220,665 18	500,000	324,954 99	1,026,170 08
	1916	1,711,867 41	500,000	327,411 11	781,579 83
	1915	1,341,688 76	400,000	202,537 43	686,658 21
New Hampshire Fire Insurance Co.	1919	9,054,147 84	1,500,000	2,513,380 92	4,209,637 00
156 Hanover St., Manchester, N. H. Incorporated July, 1869; commenced business Apr., 1870; admitted Sept. 10, 1877. L. W. Crockett, Secretary.	1918	8,011,409 82	1,500,000	2,137,302 08	3,647,045 99
	1917	7,383,893 68	1,500,000	2,112,189 53	3,157,186 54
	1916	6,969,872 54	1,350,000	2,100,428 41	2,846,722 14
	1915	6,515,829 58	1,350,000	2,006,944 79	2,738,147 14
New Jersey Fire Insurance Co.	1919	2,782,985 15	1,000,000	382,744 81	964,516 66
40 Clinton St., Newark, N. J. Incorporated Dec. 21, 1910; commenced business April 11, 1911; admitted June 5, 1911. J. B. Guthrie, Secretary.	1918	2,622,129 74	1,000,000	350,966 06	938,360 18
	1917	2,425,072 23	1,000,000	305,759 86	820,611 27
	1916	2,001,302 96	1,000,000	302,343 61	565,969 71
	1915	1,651,278 87	1,000,000	221,086 87	329,091 95
*New York National Insurance Co. (2)	1919				
Morgan Bldg., Buffalo, N. Y. Incorporated Nov. 15, 1905; commenced business Nov. 15, 1905; admitted Feb. 21, 1906. J. Russell Jones, Secretary.	1918	511,898 39	200,000	42,955 87	157,288 91
	1917	539,866 67	200,000	43,553 44	215,316 84
	1916	458,042 13	200,000	60,735 81	139,949 82
	1915	409,103 00	200,000	70,397 79	109,622 78
Niagara Fire Insurance Co.	1919	11,817,340 03	1,000,000	3,395,907 58	5,956,409 09
123 William St., New York City. Incorporated July, 1850; commenced business August, 1850; admitted Jan. 19, 1860. C. A. Lung and W. C. Smith, Secretaries.	1918	10,286,583 97	1,000,000	3,117,106 53	5,168,470 44
	1917	9,275,077 75	1,000,000	2,923,672 80	4,480,324 52
	1916	8,375,412 97	1,000,000	3,031,778 31	3,734,858 17
	1915	7,682,671 44	1,000,000	2,756,014 51	3,491,216 55

(1) Formerly Germania Fire. (2) Formerly National Lumber. *Revoked as of Aug. 15, 1919.

1919—STOCK FIRE INSURANCE COMPANIES OF OTHER STATES—Continued.

NET AMOUNT AT RISK (Does not include Perpetual Risks)		Net premiums (7)	Net losses (3)	Acquisition expense (6-7-8)	WISCONSIN BUSINESS	
Fire (8)	Marine (8)				Net premiums (32)	Net losses (33)
\$1,012,914,271	\$35,889,249	\$5,972,960 55	\$2,362,532 64	\$1,612,692 20	\$111,530 23	\$28,149 08
912,554,449	46,235,175	5,244,641 38	2,523,514 60	1,380,342 30	105,152 10	42,950 65
870,513,777	36,310,571	4,603,995 57	2,179,285 33	1,187,452 03	106,953 28	53,804 37
788,262,002	4,848,055	3,495,431 13	1,621,064 40	969,423 56	93,561 34	49,527 86
752,409,204		3,193,320 84	1,484,845 08	871,607 27	95,615 77	40,008 73
10,793,212		123,348 46	28,886 27	41,441 69	1,132 03	
7,164,068		67,074 58	21,876 06	20,735 51	1,784 46	3,468 75
6,061,200		49,856 08	5,987 05	19,554 41	3,508 01	483 37
3,800 571		27,921 89	8,892 52	9,421 13	3,249 57	2,924 95
4,187,913		31,430 69	12,921 90	6,747 85	3,426 19	
627,500,454	3,549,685	4,159,820 17	1,525,145 27	1,092,873 70	158,584 93	44,835 74
519,097,876	7,240,548	3,281,418 20	1,984,423 28	768,238 11	130,502 37	51,819 13
495,084,413	12,924,546	3,819,209 64	1,598,397 31	794,577 77	127,541 01	33,633 98
440,382,514		2,310,614 62	1,258,387 40	512,194 38	89,022 23	45,172 10
415,853,546		2,120,883 91	1,413,990 04	469,271 42	87,214 79	41,899 77
307,914,722	12,910,812	2,265,573 93	865,908 76	539,580 86	31,886 53	11,206 14
264,595,480	9,952,746	1,864,776 11	877,042 84	409,958 17	32,650 50	21,807 15
226,286,140	6,075,333	1,484,335 33	780,871 27	383,382 50	32,509 15	22,477 77
193,910,521	8,151,418	1,353,101 13	697,035 04	351,146 59	29,499 00	14,770 61
186,491,496	2,279,205	1,192,911 99	637,922 70	313,701 16	30,772 43	11,942 51
203,610,394	14,992,949	1,874,217 44	945,323 97	529,733 27	25,095 92	9,196 68
190,484,664	10,951,110	1,825,213 25	859,530 20	517,674 28	29,680 00	8,115 44
167,901,715	6,085,669	1,504,587 05	575,222 88	413,132 53	34,562 94	11,436 87
126,204,172	1,363,611	947,744 61	392,813 01	275,092 43	23,173 57	10,888 83
107,363,558		758,342 35	367,334 33	238,036 73	20,939 59	7,100 17
760,989,242	8,839,002	4,690,116 76	1,841,768 01	1,315,931 83	133,723 03	47,727 15
693,957,042	4,112,666	4,010,763 22	1,787,531 95	1,155,359 06	118,550 16	48,735 57
635,276,892	463,124	3,425,481 05	1,618,703 22	985,991 20	107,502 88	51,729 40
570,431,685		2,870,596 29	1,547,613 19	819,166 64	93,253 06	41,856 84
541,923,633		2,809,274 25	1,517,743 74	814,803 48	70,345 99	25,325 23
155,689,946	14,472,839	1,562,642 82	836,421 04	475,585 54	1,398 55	5 15
147,753,760	10,135,416	1,567,635 87	741,897 13	448,258 69	28,563 66	9,666 00
130,012,347	7,386,397	1,405,983 33	588,024 12	375,977 96	29,887 66	2,747 33
98,185,949	1,222,348	838,029 18	263,059 79	229,080 62	11,529 15	3,614 44
64,374,163	2,408,903	95,191 94	343,622 32	37,188 64	—2,068 83	2,226 22
20,798,077		476,861 31	309,059 72	198,665 31	915 39	861 60
28,254,001		434,918 75	197,090 24	175,382 11		
26,556,122		263,037 77	116,490 10	90,314 75	3,210 09	1,945 42
19,912,802		214,250 76	99,263 85	71,998 73	2,206 86	1,227 39
1,073,528,367	28,331,211	7,376,912 42	2,790,084 60	1,706,219 23	153,923 93	47,976 72
941,839,305	23,409,785	6,422,069 98	2,976,882 29	1,425,642 39	131,285 23	49,563 89
853,561,769	15,670,713	5,242,379 71	2,218,489 99	1,219,676 24	116,997 00	46,912 47
742,706,923	7,848,741	4,076,070 54	1,902,196 57	948,262 02	99,351 00	32,531 38
687,447,842	5,059,924	3,484,781 57	1,937,169 74	835,044 44	100,233 22	32,651 28

COMPARATIVE STATISTICS FOR THE FIVE YEAR PERIOD ENDING DECEMBER 31,

NAME OF COMPANY Location of home office, dates incorporated, commenced business, admitted to Wisconsin; and name of Secretary.	Year ending Dec. 31	Admitted assets (42)	Capital stock paid up in cash (1)	Surplus over all liabilities (27)	Unearned premiums (10)
Northern Insurance Co. 1 Liberty St., New York City. Incorporated Oct. 22, 1897; commenced business Oct. 25, 1897; admitted Dec. 9, 1898. James Marshall, Secretary.	1919 1918 1917 1916 1915	\$2,282,189 82 2,047,694 68 1,879,649 27 1,691,354 09 1,521,500 55	\$500,000 500,000 500,000 350,000 350,000	\$374,847 38 293,360 10 275,596 53 361,950 71 304,396 35	\$1,276,894 25 1,125,815 00 968,451 18 871,487 69 797,789 69
North River Fire Insurance Co. 95 William St., New York City. Incorporated February 6, 1822; commenced business March 6, 1822; admitted Nov. 2, 1896. David G. Wakeman, Secretary.	1919 1918 1917 1916 1915	7,463,760 32 5,322,164 79 4,264,639 43 3,939,478 84 3,166,706 48	1,000,000 600,000 600,000 600,000 500,000	2,475,898 62 1,407,481 58 1,007,270 40 1,155,138 75 881,565 02	3,158,362 35 2,648,324 83 2,226,549 38 1,814,551 66 1,566,080 21
Northwestern Fire and Marine Ins. Co. 117-129 S. 5th St., Minneapolis, Minn. Incorporated May 2, 1899; commenced business May 2, 1899; admitted Mar. 30, 1906. John H. Griffin, Secretary.	1919 1918 1917 1916 1915	1,987,476 46 1,438,439 66 1,339,937 01 1,154,721 41 1,001,443 67	400,000 400,000 400,000 400,000 400,000	301,198 24 146,837 35 182,929 30 229,915 50 220,005 78	219,589 29 379,717 30 251,990 46 41,590 71 1,888 06
Old Colony Insurance Co. 87 Kilby St., Boston, Mass. Incorporated June 2, 1906; commenced business June 7, 1906; admitted April 5, 1907. John P. Morgan, Secretary.	1919 1918 1917 1916 1915	3,804,970 05 2,638,402 14 2,309,550 28 1,712,956 52 1,494,540 21	1,000,000 600,000 600,000 400,000 400,000	1,251,185 27 733,923 77 682,260 73 443,990 41 433,748 33	1,119,182 00 933,777 50 740,920 86 607,991 75 543,238 89
Orient Insurance Co. 20-22 Trinity St., Hartford, Conn. Incorporated June 28, 1867; commenced business Jan., 1872; admitted Jan. 8, 1872. Henry W. Gray, Jr., Secretary.	1919 1918 1917 1916 1915	5,207,263 08 4,596,114 03 4,258,995 17 4,030,146 21 3,867,667 63	1,000,000 1,000,000 1,000,000 1,000,000 1,000,000	1,475,958 01 1,189,698 43 1,052,682 01 1,037,181 64 1,114,442 18	2,366,529 08 2,141,262 39 1,938,215 70 1,759,446 64 1,587,509 15
Pacific Fire Insurance Co. 111 William St., New York City. Incorporated April 16, 1851; commenced business April 28, 1851; admitted Dec. 29, 1915. H. G. Stephens, Secretary.	1919 1918 1917 1916 1915	2,439,225 44 2,150,572 33 1,608,158 66 1,338,087 41 1,238,226 44	400,000 400,000 400,000 400,000 400,000	583,499 58 477,766 89 340,186 12 329,533 64 326,179 11	1,159,204 30 1,013,303 04 689,375 82 510,619 77 405,103 30
Pennsylvania Fire Insurance Co. 508-510 Walnut St., Philadelphia, Pa. Incorporated Mar., 1825; commenced business April, 1825; admitted Feb. 3, 1872. W. Gardner Crowell, Secretary.	1919 1918 1917 1916 1915	9,280,906 88 8,526,072 64 8,084,933 64 8,534,397 89 8,251,407 44	750,000 750,000 750,000 750,000 750,000	2,225,526 59 1,845,828 60 1,600,275 30 2,358,909 25 2,452,659 92	4,443,015 70 4,121,666 07 3,986,865 73 3,719,533 12 3,556,627 28
Peoples National Fire Ins. Co. Wilmington, Delaware. Incorporated Jan. 10, 1887; commenced business Jan., 1887; admitted Mar. 10, 1909. M. B. Yates, Secretary.	1919 1918 1917 1916 1915	2,215,765 89 2,172,590 13 2,061,021 95 1,948,593 38 1,986,731 91	1,000,000 1,000,000 1,000,000 1,000,000 1,000,000	281,158 44 284,027 74 231,470 86 213,888 19 109,783 41	789,529 86 723,042 18 506,090 07 472,959 54 674,309 78
Phoenix Insurance Co. Cor. Trinity & Elm Sts., Hartford, Conn. Incorporated May, 1854; commenced business June, 1854; admitted June 30, 1857. John B. Knox, Secretary.	1919 1918 1917 1916 1915	21,738,530 74 19,706,197 85 18,040,850 09 16,503,963 37 15,345,365 16	3,000,000 3,000,000 3,000,000 3,000,000 3,000,000	8,740,470 60 7,506,412 32 6,859,040 79 6,756,064 79 6,056,106 30	8,213,006 94 7,601,014 04 6,782,134 08 5,996,729 90 5,628,337 29

1919—STOCK FIRE INSURANCE COMPANIES OF OTHER STATES—Continued.

NET AMOUNT AT RISK (Does not include Perpetual Risks)		Net premiums (7)	Net losses (3)	Acquisition expense (6-7-8)	WISCONSIN BUSINESS	
Fire (8)	Marine (8)				Net premiums (32)	Net losses (33)
\$242,665,743		\$1,390,655 59	\$524,253 83	\$522,998 88	\$68,761 45	\$15,972 78
220,609,871		1,272,928 16	561,931 92	476,000 48	61,672 72	22,178 22
197,251,687		1,037,418 21	511,470 63	381,203 11	52,168 50	22,254 77
177,951,948		913,268 81	391,740 14	337,988 18	46,485 29	15,423 85
160,749,191		817,062 46	442,485 40	289,400 10	37,525 41	14,008 70
554,023,542	\$5,816,598	4,401,886 06	1,571,237 92	1,252,004 99	76,831 39	26,977 81
478,053,982	7,363,595	3,873,942 48	1,526,032 08	1,084,022 06	56,595 59	20,417 65
420,496,624	39,554	2,865,443 59	1,367,823 75	817,408 15	52,361 35	18,661 81
354,217,228	4,111,632	2,300,668 57	947,677 98	655,379 25	43,995 22	26,317 17
306,038,488	1,418,362	1,783,339 07	858,027 60	507,479 25	39,855 61	13,210 21
41,319,564	11,334,558	311,356 49	279,214 98	143,176 68	39,481 96	4,908 17
68,735,313		619,640 03	289,688 34	530,064 64	31,038 67	14,504 56
49,827,010		405,851 71	62,160 72	405,813 71	22,590 93	14,197 67
9,320,527		1,320,892 45	17,447 45	292,401 52	20,180 51	6,992 07
580,020		—448,568 19	63,075 89	4,696 93	20,224 30	5,862 99
188,459,256	11,334,558	1,598,260 58	746,776 51	391,336 49	34,572 84	11,218 76
161,988,311	8,581,909	1,502,288 50	679,905 57	375,328 98	31,394 25	11,301 53
130,428,198	8,566,248	1,214,112 11	619,231 63	297,175 40	27,452 12	12,683 65
109,963,054	6,128,785	910,028 63	397,979 21	231,034 78	23,586 09	10,220 23
95,660,909	6,569,904	742,101 30	369,580 77	187,630 28	21,083 48	5,827 71
447,397,248	38,669,306	2,618,036 26	924,798 79	591,093 98	74,135 22	19,938 48
406,554,085	26,938,193	2,310,713 24	1,010,613 50	495,177 26	68,901 43	41,716 96
361,053,357	20,549,571	2,055,153 61	941,504 55	466,200 63	76,888 40	24,845 90
333,934,342	9,774,186	2,048,185 03	1,034,083 26	515,847 05	69,439 96	42,811 79
300,825,573	5,653,371	1,666,490 42	810,293 64	403,864 71	69,442 53	24,781 40
152,615,813		1,846,817 10	929,316 88	311,056 75	44,045 69	14,781 38
164,178,607		1,823,085 22	878,051 51	298,330 06	46,807 52	16,547 70
116,085,477		1,054,656 18	482,103 33	141,563 60	34,161 13	10,171 12
85,022,546		756,623 09	420,551 00	100,880 50	29,852 61	17,862 80
65,441,932		609,398 10	365,533 04	161,833 81	1,723 72	1,025 00
904,808,487	11,907,304	4,777,364 28	2,088,805 04	1,133,366 77	125,187 61	37,900 38
867,411,980	8,355,946	4,339,055 99	2,392,297 33	1,046,681 64	131,764 12	51,232 04
828,306,218		4,446,338 56	2,335,719 11	1,170,677 10	129,903 19	43,283 99
752,274,575		3,923,242 22	2,126,923 44	1,128,282 07	105,071 11	49,578 37
712,504,348		3,562,791 57	2,031,704 65	963,405 68	93,595 46	46,010 51
133,957,738		1,030,976 17	479,655 17	320,646 10	9,426 89	610 87
126,687,829	1,345,737	1,015,462 26	399,343 02	285,170 45	5,945 40	3,033 02
100,419,097	1,834,497	525,178 21	297,984 28	130,455 91	—988 43	1,022 15
85,794,919		391,962 34	383,126 02	95,394 66	12,230 51	10,237 99
118,508,396		994,985 16	678,077 78	313,505 23	13,462 28	5,495 19
1,521,003,148	38,067,158	9,601,252 94	3,436,695 49	2,298,097 88	220,532 62	67,888 50
1,437,347,669	29,330,635	9,237,460 21	3,941,056 75	2,153,685 78	207,904 06	66,137 71
1,326,608,210	33,808,497	7,780,987 64	3,481,396 73	1,845,852 83	197,222 56	65,929 31
1,199,537,781	9,630,704	6,220,081 16	2,883,453 84	1,536,062 98	173,565 31	48,061 43
1,118,359,590		5,439,645 62	2,559,603 39	1,416,229 57	163,407 12	80,904 41

COMPARATIVE STATISTICS FOR THE FIVE YEAR PERIOD ENDING DECEMBER 31.

NAME OF COMPANY Location of home office, dates incorporated, commenced business, admitted to Wisconsin; and name of Secretary.	Year ending Dec. 31	Admitted assets	Capital stock paid up in cash	Surplus over all liabilities	Unearned premiums
		(42)	(1)	(27)	(10)
Pittsburgh Fire Insurance Co. 316 4th Ave., Pittsburgh, Pa. Incorporated Feb. 10, 1851; commenced business May, 1851; admitted July 10, 1899. G. R. Dette, Secretary.	1919 1918 1917 1916 1915	\$665,133 10 644,651 75 546,262 12 531,567 36 517,638 53	\$200,000 200,000 700,000 200,000 200,000	\$80,800 95 115,003 86 116,743 24 126,313 18 122,237 30	\$333,823 28 272,463 27 201,031 28 181,795 47 172,396 73
Potomac Fire Insurance Co. 900 F St., Washington, D. C. Incorporated 1831; commenced business 1831; admitted April 22, 1918. Alex K. Phillips, Secretary.	1919 1918	751,816 22 633,105 30	200,000 200,000	196,550 74 133,774 20	262,671 59 231,651 41
Providence Washington Insurance Co. 20 Market Square, Providence, R. I. Incorporated 1799; commenced business 1799; readmitted April 29, 1873. A. G. Beals, Secretary.	1919 1918 1917 1916 1915	9,166,585 92 7,350,771 66 6,811,890 50 6,316,095 69 5,725,615 59	1,000,000 1,000,000 1,000,000 1,000,000 1,000,000	3,111,536 28 2,142,188 25 1,777,053 59 1,588,322 95 1,170,021 30	3,531,608 23 3,165,567 25 2,792,115 25 2,732,190 58 2,785,949 45
Queen Insurance Company of America. 84 William St., New York City. Incorporated Sept. 11, 1891; commenced business Sept. 11, 1891; admitted Nov. 1891. Frederick P. Hamilton, Secretary. All communications relating to the business of this company should be addressed to P. D. McGregor, Manager Western Department, 160 W. Jackson Blvd., Chicago.	1919 1918 1917 1916 1915	15,871,765 03 14,457,150 29 13,422,862 51 12,149,847 97 10,873,209 83	2,000,000 2,000,000 2,000,000 1,000,000 1,000,000	5,477,600 84 4,660,450 04 4,232,068 87 5,176,149 57 4,537,558 96	6,803,786 19 6,162,361 72 5,489,129 03 4,960,301 86 4,674,971 58
Reliance Insurance Co. 429 Walnut St., Philadelphia, Pa. Incorporated 1841; commenced business Aug., 1844; admitted Jan. 30, 1892. Wm. W. Haig, Secretary.	1919 1918 1917 1916 1915	1,781,310 92 1,689,104 89 1,580,525 49 1,547,594 99 1,552,929 55	400,000 400,000 400,000 400,000 400,000	170,030 44 136,788 35 142,799 42 205,812 35 201,139 12	961,109 06 902,830 35 783,175 88 717,986 31 722,707 64
Republic Fire Insurance Co. (4) 735 E. Ohio St., Pittsburgh, Pa. Incorporated July 1, 1871; commenced business July, 1871; admitted May 17, 1912. N. A. Weed, Secretary.	1919 1918 1917 1916 1915	1,275,431 13 1,136,558 24 1,062,167 87 966,314 90 957,675 51	200,000 200,000 200,000 200,000 200,000	220,674 76 194,073 78 179,393 36 164,865 97 136,005 17	745,998 37 667,312 79 605,667 89 561,149 02 577,055 21
Rhode Island Insurance Co. 17 Custom House St., Providence, R. I. Incorporated April, 1905; commenced business Jan., 1907; admitted May 15, 1937. Emil G. Pieper, Secretary.	1919 1918 1917 1916 1915	2,766,175 25 2,362,605 00 2,106,750 22 1,754,109 52 1,533,750 44	600,000 500,000 500,000 400,000 400,000	521,813 46 409,133 68 402,605 98 400,125 17 359,220 90	1,278,020 60 1,149,068 19 954,521 07 767,441 45 624,403 27
Safeguard Insurance Co. 57-59 William St., New York City. Incorporated March 31, 1915; commenced business May 1, 1915; admitted Sept. 28, 1915. Henry W. Gray, Jr., Secretary.	1919 1918 1917 1916 1915	940,336 83 798,679 84 701,742 67 635,349 57 537,479 23	200,000 200,000 200,000 200,000 200,000	400,166 94 343,508 24 306,555 99 306,973 23 295,794 68	279,335 21 221,269 43 168,444 30 114,634 33 38,974 30
Security Fire Insurance Co. 217 W. 4th St., Davenport, Iowa. Incorporated 1883; commenced business 1883; admitted July 1, 1909. E. E. Soenke, Secretary.	1919 1918 1917 1916 1915	955,247 71 815,356 65 740,585 69 692,883 05 660,190 10	200,000 200,000 200,000 200,000 200,000	90,750 47 59,727 56 51,249 63 63,070 51 70,033 45	627,147 56 599,337 05 456,919 32 404,853 07 374,167 55
Security Insurance Co. 121 E. 3rd St., Cincinnati, O. Incorporated May 31, 1881; commenced business July 19, 1881; admitted June 29, 1915. Adam Benus, Secretary.	1919 1918 1917 1916 1915	497,693 17 472,641 74 462,820 24 440,112 07 399,760 83	150,000 150,000 150,000 150,000 150,000	177,821 90 162,354 60 159,123 57 150,066 41 14,395 23	144,880 43 135,564 26 130,545 97 124,431 18 123,962 67

(4)Formerly Teutonia Ins. Co.

1919—STOCK FIRE INSURANCE COMPANIES OF OTHER STATES—Continued.

NET AMOUNT AT RISK (Does not include Perpetual Risks)		Net premiums (7)	Net losses (3)	Acquisition expense (6-7-8)	WISCONSIN BUSINESS	
Fire (8)	Marine (8)				Net premiums (32)	Net losses (33)
\$61,544,725		\$440,244 35	\$245,021 23	\$137,004 10	\$13,830 04	\$5,291 10
53,743,296		442,927 54	161,928 42	139,150 28	11,221 67	3,538 37
39,146,638		219,918 59	107,500 73	65,404 33	8,718 25	3,176 03
34,493,837		202,495 95	97,539 51	56,994 83	6,597 58	4,211 53
34,312,179		193,703 92	103,340 12	59,393 05	6,420 60	2,385 74
47,196,648	1,128,957	417,726 97	172,036 36	153,624 23	3,258 70	390 71
43,904,211	17,375	405,440 15	164,953 18	129,555 15	3,549 55	1,760 58
569,557,847	35,814,822	6,507,705 27	2,603,471 37	1,478,491 14	114,414 98	43,022 94
320,654,960	37,281,797	6,072,654 44	3,638,881 71	1,355,876 21	127,349 52	51,213 15
493,939,638	38,024,651	5,456,976 13	2,956,582 58	1,210,372 84	127,300 07	38,488 21
472,131,861	33,153,366	4,608,115 85	2,637,306 37	1,054,067 88	97,235 21	59,374 84
482,274,442	27,276,655	4,225,576 24	2,475,175 49	1,036,192 10	87,786 16	23,744 61
1,172,873,215	82,659,098	8,634,735 62	3,409,538 48	1,892,484 93	167,266 65	57,754 45
1,076,471,460	110,047,457	8,133,761 73	3,569,290 69	1,702,301 68	163,744 32	55,122 46
981,178,787	71,872,087	7,550,202 20	3,168,801 57	1,498,343 37	143,300 91	43,591 23
876,463,780	53,543,248	6,157,874 87	2,819,409 45	1,298,761 57	127,100 68	61,235 66
826,343,272	32,861,130	5,305,243 55	2,652,983 25	1,166,320 46	122,549 01	28,802 48
179,173,013		1,013,183 93	428,736 64	283,902 34	31,932 51	12,583 61
166,542,965		993,367 49	440,275 17	285,626 94	29,088 20	8,096 16
152,913,804		805,185 30	377,274 45	224,314 62	25,006 29	9,172 01
140,960,416		675,655 93	376,115 79	193,173 83	21,472 09	9,143 27
140,519,607		685,724 05	341,441 81	183,388 47	22,521 15	9,008 04
146,036,899					7,758 23	
129,726,731		706,675 43	319,827 28	216,903 12	6,685 58	2,234 58
123,416,695		612,857 67	278,150 64	184,330 78	6,069 16	3,070 52
115,376,361		532,968 54	298,642 00	161,810 86	5,798 16	3,076 39
116,754,542		525,431 64	370,170 32	156,989 54	6,116 81	1,920 96
265,388,688		1,643,796 48	631,913 93	523,503 14	57,452 82	21,743 89
246,114,207		1,546,601 16	627,783 24	509,000 35	50,962 28	18,177 55
208,295,352		1,230,572 41	531,859 36	375,315 11	33,733 51	10,781 80
154,600,845		920,847 50	381,334 87	288,548 15	22,371 73	10,428 50
127,756,862		731,177 46	379,497 23	234,445 40	16,005 91	7,241 49
55,596,728	4,222,206	315,171 51	78,501 27	69,751 25	5,873 48	944 96
47,576,103	2,716,581	258,296 11	76,896 67	58,046 09	3,302 95	2,591 97
38,371,912	1,058,199	193,414 88	56,158 53	42,860 86	3,708 16	1,414 08
25,717,769	219,709	149,101 83	17,080 91	28,142 44	2,889 92	6 93
8,292,658	45,391	48,693 91	826 67	6,475 38	411 01	
77,053,987		447,458 70	108,155 41	132,667 16	39,194 01	15,358 60
68,998,982		371,926 94	141,747 41	108,521 58	37,823 25	11,066 11
62,979,314		312,420 79	139,195 30	94,940 16	36,059 21	18,748 36
56,412,283		276,486 97	111,665 30	88,210 15	34,017 42	19,927 56
50,703,424		232,299 05	101,357 74	69,875 18	26,803 14	7,050 28
31,191,266	279,129 14	133,458 97	45,170 72	40,494 75	3,628 03	1,036 01
29,424,791		126,695 43	60,335 43	36,552 60	3,059 75	765 52
28,236,095		119,616 65	42,728 24	33,027 33	1,703 55	163,09
26,831,910		104,359 16	33,955 77	29,241 82	847 81	1,504 69
25,634,902		101,980 67	33,898 17	29,409 94	334 59	

COMPARATIVE STATISTICS FOR THE FIVE YEAR PERIOD ENDING DECEMBER 31,

NAME OF COMPANY Location of home office, dates incorporated, commenced business, admitted to Wisconsin; and name of Secretary.	Year ending Dec. 31	Admitted assets (42)	Capital stock paid up in cash (1)	Surplus over all liabilities (27)	Unearned premiums (10)
Security Insurance Co. 115 Elm St., New Haven, Conn. Incorporated May, 1841; commenced business May, 1841; admitted May 18, 1876. Victor Roth Secretary.	1919 1918 1917 1916 1915	\$7,034,970 77 5,823,675 43 4,906,928 47 4,486,437 66 4,283,505 99	1,000,000 1,000,000 1,000,000 1,000,000 1,000,000	\$1,382,442 03 962,600 32 837,473 00 836,745 16 732,734 39	\$3,806,226 42 3,344,087 20 2,704,786 54 2,361,508 40 2,255,940 38
Springfield Fire and Marine Ins. Co. 195 State St., Springfield, Mass. Incorporated 1849; commenced business 1851; admitted February 8, 1855. Edwin H. Hildreth, Secretary.	1919 1918 1917 1916 1915	17,303,136 64 14,742,701 92 13,224,033 34 11,961,976 31 11,695,373 60	2,500,000 2,500,000 2,500,000 2,500,000 2,500,000	3,978,911 05 3,078,360 38 2,525,719 88 2,514,452 80 2,580,666 63	9,149,276 65 8,056,876 05 7,226,190 15 6,159,662 74 5,673,329 62
Standard Fire Insurance Co. 18 Asylum St., Hartford, Conn. Incorporated July 6, 1905; commenced business March '96, 1910; admitted July 27, 1910. H. B. Anthony, Secretary.	1919 1918 1917 1916 1915	1,545,590 39 1,550,327 50 1,474,273 51 1,524,128 43 1,563,497 55	500,000 500,000 500,000 750,000 750,000	324,851 83 326,527 84 271,122 36 139,163 97 144,134 28	633,678 32 618,522 26 609,448 75 560,603 98 596,326 05
Star Insurance Co. 80 William St., New York City. Incorporated 1896; commenced business 1897; admitted March 9, 1899. J. B. Kremer, Secretary.	1919 1918 1917 1916 1915	1,907,431 24 1,577,568 13 1,388,953 49 1,584,695 93 1,215,526 98	400,000 400,000 400,000 400,000 400,000	398,090 79 511,194 08 412,729 79 425,490 27 383,903 76	920,997 97 542,856 05 473,295 70 386,591 26 358,231 98
Sterling Fire Insurance Co. 115 N. Penn St., Indianapolis, Ind. Incorporated Jan. 28, 1911; commenced business Jan. 1, 1912; admitted May 17, 1912. Oscar L. Ross, Secretary.	1919 1918 1917 1916 1915	2,140,495 45 2,024,349 86 1,810,347 51 1,542,659 32 1,505,871 84	850,000 850,000 850,000 850,000 850,000	542,462 48 476,639 64 429,001 15 388,912 85 393,621 82	513,883 35 512,847 73 404,351 39 227,400 50 206,089 10
St. Paul Fire and Marine Ins. Co. Cor. 5th & Washington Sts., St. Paul, Minn. Incorporated May 18, 1865; commenced business May 18, 1865; admitted July 8, 1871. A. W. Perry, Secretary.	1919 1918 1917 1916 1915	16,648,601 60 14,026,913 83 13,577,620 80 12,288,617 85 11,320,710 41	1,000,000 1,000,000 1,000,000 1,000,000 1,000,000	5,444,331 99 4,304,535 95 3,997,135 49 3,895,059 41 3,398,457 17	7,565,432 23 6,755,417 46 6,627,160 37 5,864,445 59 5,471,723 01
Superior Fire Insurance Co. 1310-1312 Beaver Ave., Pittsburgh, Pa. Incorporated Nov. 17, 1871; commenced Nov. 17, 1871; admitted Feb. 9, 1910. Edward Heer, Secretary.	1919 1918 1917 1916 1915	2,644,765 88 2,083,462 49 1,750,616 04 1,604,117 07 1,473,703 78	500,000 400,000 300,000 300,000 300,000	481,011 90 330,417 59 304,131 20 282,406 94 240,907 35	1,433,207 15 1,216,048 49 1,024,694 02 921,145 10 855,239 77
Twin City Fire Insurance Co. 627 2nd Ave., Minneapolis, Minn. Incorporated July 10, 1910; commenced business April 8, 1913; admitted Dec. 29, 1913. W. A. Gordon, Secretary.	1919 1918 1917 1916 1915	816,745 83 780,494 64 787,906 54 773,560 94 870,954 82	500,000 500,000 500,000 500,000 500,000	169,735 05 159,220 95 129,054 58 72,425 24 63,756 17	115,532 94 104,001 67 116,902 40 175,022 86 274,083 99

1919—STOCK FIRE INSURANCE COMPANIES OF OTHER STATES—Continued.

NET AMOUNT AT RISK (Does not include Perpetual Risks)		Net premiums (7)	Net losses (3)	Acquisition expense (6-7-8)	WISCONSIN BUSINESS	
Fire (8)	Marine (8)				Net premiums (32)	Net losses (33)
\$660,305,279	\$12,254,895	\$4,992,120 06	\$1,851,336 24	\$1,302,260 08	\$122,732 77	\$38,795 57
618,155,936	692,959	4,254,107 25	1,814,870 01	1,064,204 00	112,116 98	23,559 04
529,954,664		3,008,740 80	1,412,522 81	756,598 83	92,631 56	33,493 40
463,255,218		2,455,105 56	1,353,439 83	628,380 85	77,769 74	32,333 18
436,417,449		2,487,287 84	1,536,044 17	633,509 33	75,592 23	26,515 68
1,603,463,196	77,253,990	10,220,491 68	3,884,593 15	2,516,238 82	248,025 94	82,818 55
1,448,013 388	36,956,646	8,900,343 37	3,940,444 82	2,205,415 37	236,644 58	100,423 15
1,335,596,777	20,198,451	7,667,342 00	3,445,842 05	1,904,985 35	193,920 31	67,010 83
1,154,625,920		6,823,926 17	3,563,831 58	1,787,018 02	194,543 29	69,518 61
1,043,117,633		6,113,916 67	3,300,770 98	1,522,329 17	180,061 07	73,388 78
141,030,666		751,641 10	374,292 33	218,009 94	11,207 52	5,612 55
136,061,249		723,467 59	340,046 43	203,452 49	10,713 73	1,966 35
133,187,132		667,694 39	372,925 47	188,076 35	14,818 99	4,463 06
120,522,754		609,722 39	348,075 76	178,457 48	17,780 89	9,283 79
122,551,879		769,519 88	478,321 01	225,185 68	13,278 02	2,273 07
157,902,740	3,772,888	1,205,112 29	419,152 53	249,452 07	21,460 58	5,920 13
93,846,215	1,744,582	638,405 72	241,420 80	118,430 78	18,068 17	10,983 12
83,132,082	2,007,882	509,093 72	202,558 65	92,265 99	15,797 59	4,023 52
69,863,475	4,152,711	399,220 00	197,169 72	67,213 06	13,470 40	4,683 95
61,840,659	1,129,498	361,511 76	207,100 68	57,208 93	11,866 63	2,619 48
92,594,625		753,220 47	416,784 55	225,615 44	21,135 51	1,982 75
90,764,736	85,841	807,197 67	390,100 04	243,716 91	23,187 32	6,687 89
75,313,371	664,497	652,968 11	263,029 43	202,024 92	13,932 47	14,125 20
38,226,564	879,408	368,358 46	197,711 67	118,083 96	2,919 31	230 82
33,040,281	225,239	43,352 09	128,155 80	4,364 24	—26 09	7,441 09
1,257,074,516	93,840,089	12,620,459 12	5,166,771 02	3,137,661 06	227,978 42	52,863 13
1,097,753,816	78,010,813	10,467,423 28	6,379,471 13	2,574,279 90	171,112 46	66,916 14
1,032,815,791	115,524,150	10,351,345 39	5,847,003 61	2,478,061 96	173,440 45	56,457 87
919,687,293	73,988,767	9,101,345 69	5,291,596 55	2,290,871 56	134,341 26	52,835 63
847,350,921	67,349,174	8,194,279 55	4,661,482 64	2,164,553 77	118,329 47	48,455 73
242,560,487	2,863,346	1,575,873 18	512,622 70	544,987 03	39,143 50	14,172 11
215,044,016	733,480	1,269,183 80	490,644 80	422,392 64	31,028 99	7,590 53
200,477,457		1,005,410 72	416,086 03	324,445 62	27,367 79	12,331 35
183,223,613		862,603 94	367,458 61	270,797 22	26,134 36	12,634 16
170,725,377		781,191 32	394,421 74	243,513 11	24,791 90	9,271 54
15,977,469	4,213,553	143,998 48	75,896 39	42,615 54	7,092 58	3,317 97
22,952,752		99,604 19	86,942 07	29,088 23	5,653 61	4,722 81
23,412,603		736,048 30	233,837 69	184,179 39	63,694 90	12,001 08
28,206,463		329,558 74	285,984 73	54,047 55	30,665 71	11,844 58
42,660,723	100,672	545,600 63	386,176 19	133,318 18	44,610 09	10,991 45

COMPARATIVE STATISTICS FOR THE FIVE YEAR PERIOD ENDING DECEMBER 31

NAME OF COMPANY Location of home office, dates incorporated, commenced business, admitted to Wisconsin; and name of Secretary.	Year ending Dec. 31	Admitted assets (42)	Capital stock paid up in cash (1)	Surplus over all liabilities (27)	Unearned premiums (10)
United American Insurance Co. (1) 316 4th Ave., Pittsburgh, Pa. Incorporated Mar. 11, 1873; commenced business, June 2, 1873; Admitted Feb. 27, 1911. E. P. Niebaum, Secretary.	1919 1918 1917 1916 1915	\$984,739 27 895,949 79 859,777 83 850,268 19 820,713 98	\$200,000 200,000 200,000 200,000 200,000	\$256,594 64 254,548 58 245,137 33 256,843 86 242,268 98	\$441,429 74 375,975 30 338,009 91 334,202 23 315,139 78
United Firemens Insurance Co. 419 Walnut St., Philadelphia, Pa. Incorporated 1860; admitted Nov. 14, 1919. M. B. Yates, Secretary.	1919	1,743,775 29	400,000	158,772 28	461,916 33
United States Fire Insurance Co. 95 William St., New York City. Incorporated April 1, 1824; commenced business April 9, 1824; admitted Jan. 3, 1911. David G. Wakeman, Secretary.	1919 1918 1917 1916 1915	10,689,094 04 8,636,660 67 7,525,508 76 6,889,577 71 1,358,481 75	1,400,000 1,400,000 1,400,000 1,400,000 400,000	2,912,904 18 2,025,136 01 1,688,365 70 1,643,904 75 320,559 73	5,248,491 12 4,301,739 29 3,736,182 92 3,277,171 82 550,767 74
U. S. Lloyds Inc. (2) 3 S. William St., N. Y. City. Organized Nov., 1872; commenced business Dec., 1872; admitted to Wisconsin Nov. 10, 1905. F. H. Appleton, Secretary.	1919 1918 1917 1916 1915	3,411,885 68 3,281,044 92 2,856,883 87 2,429,598 06 1,921,770 86	400,000 400,000	843,672 38 862,459 88 918,356 96 730,150 60 719,028 69	886,890 00 812,194 82 714,753 08 600,001 39 400,301 44
Union Insurance Co. Commonwealth Bldg., Pittsburgh, Pa. Incorporated Feb. 10, 1871; commenced business May 1, 1871; admitted May 21, 1912. J.W.J. McLain, Secretary.	1919 1918 1917 1916 1915	408,859 78 386,921 91 360,274 04 350,339 54 342,222 92	100,000 100,000 100,000 100,000 100,000	163,173 72 155,421 82 145,047 18 141,873 75 131,846 03	123,534 92 109,903 43 98,246 01 95,108 09 94,489 74
Victory Fire Insurance Co. Philadelphia, Pa. N. W. Corner 4th & Walnut Streets, Philadelphia, Pa. Admitted Jan. 2, 1920. Manager, J. M. Thomas, Ins. Exchange, Chicago, Ill.	1919	1,003,490 29	5,000	503,490 29	.....
Westchester Fire Insurance Co. 100 William St., New York City. Incorporated Mar. 14, 1837; commenced business Jan. 1, 1870; admitted Feb. 16, 1874. C. B. G. Guillard, Secretary.	1919 1918 1917 1916 1915	9,408,912 21 8,563,080 11 7,978,373 99 6,271,290 50 6,202,375 41	1,000,000 1,000,000 1,000,000 500,000 500,000	1,719,336 58 1,339,506 02 1,539,213 70 1,392,267 23 1,714,771 63	5,551,055 48 5,205,483 53 4,570,803 37 3,826,802 45 3,478,363 48
*Western Alliance Insurance Co. 29 S. La Salle St Chicago, Ill. Admitted May 31, 1919. Secretary, James G. Swan.		852,633 97	350,000	239,743 63	161,031 77
Western Insurance Co. Keystone Bldg., Pittsburgh, Pa. Incorporated Mar. 20, 1849; commenced business May 1, 1849; admitted Oct. 27, 1905. J. D. C. Miller, Secretary.	1919 1918 1917 1916 1915	737,751 27 701,031 88 708,299 89 728,234 87 692,566 13	300,000 300,000 300,000 300,000 300,000	77,051 08 74,093 79 78,923 38 115,498 55 105,837 25	323,369 59 287,359 45 290,251 85 281,278 09 263,680 08
Wheeling Fire Insurance Co. (2) 1219 Chaplin St., Wheeling, W. Va. Incorporated May 15, 1867; commenced business July 5, 1867; admitted April 9, 1909. M. Riester, Secretary.	1919 1918 1917 1916 1915	661,722 02 624,781 73 623,569 96 600,238 58 586,688 43	200,000 200,000 200,000 200,000 200,000	167,057 86 151,268 98 158,924 96 159,096 82 140,213 45	229,693 51 246,206 13 228,234 92 219,531 53 219,323 82

(1) Formerly German American, Pittsburgh. (2) Changed from Lloyds to a stock company. (3) Formerly German Fire of Wheeling. *Merchants National Fire Ins. Co., consolidated with the above.

1919—STOCK FIRE INSURANCE COMPANIES OF OTHER STATES—Concluded.

NET AMOUNT AT RISK (Does not include Perpetual Risks)		Net premiums (7)	Net losses (3)	Acquisition expense (6-7-8)	WISCONSIN BUSINESS	
Fire (8)	Marine (8)				Net premiums (32)	Net losses (33)
\$74,438,362		\$509,191 43	\$204,482 95	\$140,884 09	\$37,292 22	\$10,782 60
67,456,264		461,503 17	230,929 37	121,989 91	30,194 16	8,684 46
65,086,550		388,319 58	211,936 63	124,610 25	26,470 75	11,166 12
62,166,038		380,557 48	203,734 87	118,493 85	24,089 47	17,452 67
59,013,800		362,390 45	205,120 82	113,394 81	23,211 04	8,555 97
85,459,140		542,304 36	249,475 55	171,562 44	10,748 20	9 30
906,107,157	\$39,018,374	6,511,121 91	2,413,987 84	2,269,995 25	138,216 41	39,889 42
755,597,465	11,340,115	5,305,856 26	2,299,655 64	1,853,820 67	123,629 10	40,990 66
678,441,712	10,401,107	4,769,349 95	2,222,365 82	1,621,742 66	116,737 31	62,769 35
616,841,434	11,640,375	3,651,302 64	1,871,368 94	1,289,297 38	115,659 41	68,598 51
106,180,515	709,181	708,561 61	321,365 98	241,079 88	17,031 25	5,914 13
	104,869,249	3,614,589 75	2,323,658 32	916,257 36	34,203 25	103,530 66
	91,409,267	3,637,223 51	2,471,031 59	839,808 19	27,909 27	12,770 01
	67,242,203	3,822,375 87	2,058,694 79	988,081 17	72,666 09	6,332 78
	64,955,664	3,191,308 17	1,603,997 36	845,640 52	23,761 86	50,539 67
	43,634,521	2,348,573 54	1,101,699 86	650,294 68	31,541 13	18,186 91
21,466,006		129,577 01	53,432 29	34,203 55	6,546 37	7,715 77
20,049,546		114,097 72	46,193 69	28,831 41	5,361 06	3,517 58
19,248,153		98,587 18	52,845 09	24,009 84	4,435 31	2,438 65
18,415,866		93,923 42	49,964 98	26,798 82	4,012 21	1,897 39
17,900,691		95,511 60	42,527 21	26,189 97	3,551 84	958 52
				64 87		
1,030,021,055	13,912,567	7,018,343 32	3,116,189 25	1,818,731 32	201,472 54	74,873 47
964,137,602	14,328,149	6,779,504 03	3,316,103 40	1,966,583 38	198,146 48	117,889 39
886,869,518	14,494,151	5,900,271 67	2,813,490 28	1,611,067 92	193,800 02	117,264 04
772,312,216	6,733,193	4,363,841 70	2,523,591 53	1,193,752 76	144,868 51	61,477 82
714,217,566		3,700,125 98	2,028,844 96	1,005,775 48	108,287 24	27,029 84
23,400,761		54,946 11	79,957 45	43,507 91	7,201 06	2,479 55
60,369,340		422,194 89	201,457 59	129,225 10	14,098 15	4,725 24
57,843,621		317,336 43	153,499 28	89,532 87	13,029 91	3,650 71
60,828,671		294,928 29	152,179 75	90,384 62	10,335 82	4,883 25
56,839,961		288,251 74	127,662 58	88,533 44	9,916 36	3,837 91
52,370,868		284,968 12	116,306 01	89,032 74	9,767 26	2,436 81
40,410,437		234,656 01	98,433 64	64,574 60	9,504 30	4,597 07
45,529,229		251,350 71	135,552 84	73,432 76	9,753 79	2,674 78
43,785,004		225,913 05	98,408 57	65,361 86	8,356 86	4,541 85
42,482,217		215,680 29	107,615 19	65,157 70	6,457 85	2,513 84
41,758,340		206,305 68	112,343 08	63,988 23	5,142 60	181 80

COMPARATIVE STATISTICS FOR THE FIVE YEAR PERIOD ENDING

NAME OF COMPANY Dates incorporated, admitted to U. S., and admitted to Wisconsin; name and address of U. S. manager.	Year ending Dec. 31,	Admitted assets	U. S. deposited (See note)	Surplus over all liabilities	Unearned premiums
Abeille Fire Paris, France. Incorporated May 27, 1857; admitted to U. S. Mar., 1911; admitted to Wisconsin June 5, 1911. U. S. Manager, Starkweather & Shep- ley. Address: 17 Custom House St., Providence, R. I.	1919 1918 1917 1916 1915	\$1,079,419 577 821,549 90 728,615 02 689,053 49 621,434 91	\$200,000 211,000 211,000 211,000 211,000	\$277,441 09 209,764 27 194,883 16 245,938 00 219,187 23	\$443,197 13 301,509 30 213,498 42 184,767 43 150,543 87
Atlas Assurance. London, England. Incorporated 1808; admitted to U. S. 1886; admitted to Wisconsin Jan. 29, 1899. U. S. Man- ager, Frank Lock. Address: 100 William St., New York City.	1919 1918 1917 1916 1915	4,489,758 79 3,957,085 57 3,433,839 30 3,270,654 95 3,082,719 99	300,000 300,000 300,000 300,000 300,000	1,053,337 72 928,278 77 772,427 96 939,137 13 876,425 80	2,797,803 60 2,419,597 19 2,040,704 22 1,821,714 92 1,714,138 00
British America Assurance. Toronto, Canada. Incorporated Feb. 13, 1832; admitted to U. S. June 19, 1835; admitted to Wisconsin Jan. 31, 1886. Secretary, E. F. Garrow, 18, 20, 22 Front St., E.	1919 1918 1917 1916 1915	2,297,350 46 2,462,182 24 2,192,173 14 1,936,279 77 1,939,785 69	229,000 215,000 215,000 215,000 215,000	550,499 87 601,497 83 557,027 35 608,964 59 561,621 82	1,272,453 86 1,300,830 60 1,126,721 82 935,724 73 1,031,152 53
Caledonian. Edinburgh, Scotland. Incorporated 1805; admitted to U. S. 1890; admitted to Wisconsin Sept. 24, 1890. U. S. Manager, Chas. H. Post, 50-52 Pine St., New York City.	1919 1918 1917 1916 1915	3,045,923 04 3,000,605 95 2,565,786 38 2,352,282 99 2,282,188 90	225,000 225,000 225,000 225,000 225,000	675,812 14 654,971 95 470,415 47 460,758 64 429,274 10	1,908,755 25 1,300,830 60 1,606,256 23 1,466,240 96 1,442,334 04
Century. Edinburgh, Scotland. Incorporated April 17, 1885; admitted to U. S. Oct., 1911; admitted to Wisconsin Feb. 2, 1914. U. S. Manager, Henry W. Brown & Co., 80 Maiden Lane, New York City.	1919 1918 1917 1916 1915	1,012,905 84 726,370 69 703,304 51 727,973 50 764,099 53	200,000 250,000 250,000 250,000 250,000	455,852 16 177,199 50 150,193 65 223,454 00 303,055 91	280,413 16 233,972 67 226,196 82 204,533 21 164,446 48
Commercial Union Assurance. London. Incorporated 1861; admitted to U. S. Jan., 1871; admitted to Wis- consin Jan. 27, 1872. U. S. Manager, A. H. Wray, 55 John St., New York City.	1919 1918 1917 1916 1915	14,881,521 70 12,444,647 65 11,647,743 42 10,885,361 64 9,868,369 91	800,000 800,000 800,000 800,000 800,000	3,666,694 30 2,411,026 84 2,141,900 77 2,038,368 35 1,772,494 00	7,951,926 79 7,315,630 77 6,781,136 31 6,490,352 01 6,239,527 00
Eagle, Star and British Dominions.* Great Britain. Incorporated 1904; admitted to U. S. 1916; admitted to Wisconsin Dec. 23, 1916. U. S. Man- agers, Fred S. James & Co., 123 Wil- liam St., New York City.	1919 1918 1917 1916	2,672,352 26 1,506,526 30 1,160,169 10 588,058 01	510,000 200,000 200,000 200,000	393,641 66 418,775 47 483,833 13 344,311 91	1,463,883 68 723,742 47 369,193 48 36,203 63

*Formerly British Dominions—consolidated with Eagle of London.

NOTE.—Under a ruling of this department, January 5, 1918, the full amount of capital deposited in the state through which a foreign company enters the United States, must be entered in their annual statement to this department as "capital liability." This will explain the discrepancies in this item in the reports of former years.

DECEMBER 31, 1919—FOREIGN FIRE INSURANCE COMPANIES.

NET AMOUNT AT RISK		Net premiums	Net losses	Acquisition expense	WISCONSIN BUSINESS	
Fire	Marine				Net premiums	Net losses
\$83,212,325	.....	\$678,518 92	\$214,661 56	\$194,206 11	\$10,174 03	\$3,134 19
58,200,438	.....	416,758 38	195,787 28	121,194 02	6,712 63	1,791 95
48,884,989	.....	332,199 60	156,578 79	89,299 21	4,501 67	2,516 11
38,090,362	.....	237,541 65	109,746 83	71,359 06	4,651 61	2,590 61
31,553,024	.....	181,575 37	105,744 15	56,283 19	2,987 98	1,175 17
533,568,177	\$7,485,485	3,448,258 29	1,409,783 04	773,339 71	53,336 56	14,144 69
456,719,258	3,194,423	2,920,082 04	1,314,312 66	616,459 85	55,646 75	20,465 34
398,763,970	8,971,559	2,315,628 58	1,186,880 48	532,349 53	47,476 22	20,648 45
357,468,756	.....	1,936,125 56	957,501 15	473,312 53	40,235 64	20,345 50
331,909,994	.....	1,776,877 46	983,409 95	448,050 01	39,487 79	6,371 47
242,849,459	1,350,238	1,468,057 78	738,539 22	412,990 45	22,811 40	7,167 64
251,565,295	1,457,388	1,724,251 04	899,060 58	478,680 19	25,338 99	9,672 71
235,550,116	1,543,750	1,396,169 04	628,718 57	391,619 16	23,730 46	12,262 80
198,950,381	897,032	991,915 32	684,861 07	267,387 53	24,957 41	16,342 94
209,173,963	2,653,432	1,109,997 26	572,736 81	336,828 15	27,777 11	5,203 75
325,570,582	8,556,265	2,134,087 12	1,022,571 40	533,632 84	20,268 05	7,889 25
299,854,489	11,414,685	2,114,678 79	1,032,627 01	535,112 42	18,867 40	9,344 56
303,266,208	3,320,093	1,676,714 25	804,786 50	397,889 26	22,543 20	10,860 93
286,080,965	.....	1,432,748 99	727,387 44	341,648 67	17,046 45	7,059 53
278,757,652	.....	1,379,419 89	784,242 05	324,407 15	16,639 00	3,988 46
96,939,326	1,873,484	405,513 70	168,229 24	132,103 67	16,376 00	4,377 49
66,066,635	1,454,709	336,719 14	205,015 30	110,866 62	323 87	340 04
53,920,691	1,100,423	314,486 65	130,693 14	104,428 58	3,010 57	2,069 75
46,685,281	.....	287,431 36	101,397 00	98,095 57	2,168 22	1,231 13
38,502,766	.....	225,560 72	115,080 99	72,204 62	1,597 88	1,219 04
1,375,255,938	121,407,275	10,394,696 43	4,108,351 49	416,654 35	213,810 41	71,256 17
1,377,608,584	122,953,898	9,271,132 67	11,597,456 22	2,100,224 60	199,299 57	82,878 07
1,311,764,349	33,855,818	8,460,708 63	4,332,417 93	1,979,808 45	182,227 76	74,514 22
1,244,585,194	28,757,968	8,039,962 40	4,671,136 58	1,891,647 39	190,686 52	78,364 70
1,192,114,231	24,913,036	7,307,610 06	3,881,578 15	1,829,352 51	183,769 25	66,875 95
269,922,281	243,667	2,159,411 75	579,445 98	631,909 76	25,640 73	5,727 18
124,145,314	.....	1,198,600 46	434,026 37	328,004 77	16,014 77	2,002 51
68,312,598	.....	649,254 33	114,410 17	170,229 15	7,822 48	107 17
8,962,819	.....	57,407 46	2,828 59	12,964 50	894 67	.....

COMPARATIVE STATISTICS FOR THE FIVE YEAR PERIOD ENDING

NAME OF COMPANY	Year ending Dec. 31	Admitted assets	U. S. deposit	Surplus over all liabilities	Unearned premiums
Dates incorporated, admitted to U. S., and admitted to Wisconsin; name and address of U. S. manager.					
General Fire Assurance.	1919	\$1,616,091 13	\$316,000	\$237,343 68	\$843,265 80
Paris. Incorporated 1819; admitted to	1918	1,422,917 61	211,000	308,386 51	684,726 22
U. S. 1910; admitted to Wisconsin	1917	1,220,807 63	211,000	297,553 02	545,427 05
Nov. 1, 1910. U. S. manager, Fred S.	1916	1,023,633 79	211,000	240,136 61	454,041 39
James & Co., 123 William St., New	1915	915,225 29	211,000	227,220 00	404,395 00
York City.					
Law Union and Rock.	1919	1,443,464 69	236,000	606,980 67	502,422 97
London. Incorporated 1806; admitted	1918	1,420,948 40	236,000	562,720 11	536,436 13
to U. S. 1897; admitted to Wisconsin	1917	1,444,835 85	236,000	559,642 54	537,945 29
Aug. 9, 1897. U. S. manager, Hall &	1916	1,408,514 03	236,000	681,463 65	423,953 29
Henshaw, 49 John St., New York City.	1915	1,347,318 92	236,000	641,883 00	410,999 57
Liverpool and London and Globe.	1919	18,626,036 65	500,000	5,166,602 03	10,600,562 08
Great Britain. Incorporated 1836;	1918	17,002,105 30	500,000	4,217,280 09	9,863,563 70
admitted to U. S. 1848; admitted to	1917	16,069,878 57	500,000	4,103,880 27	9,204,992 88
Wisconsin Nov. 17, 1865. U. S. man-	1916	15,827,439 35	500,000	4,691,995 00	8,661,967 66
ager, Henry W. Eaton, 80 William St.,	1915	14,814,383 94	400,000	4,352,113 00	8,510,419 65
New York City.					
London and Lancashire.	1919	6,836,751 80	410,000	2,338,441 90	3,545,342 51
Liverpool. Incorporated Dec. 10, 1861;	1918	6,445,711 35	410,000	2,413,403 53	3,274,218 26
admitted to U. S. 1879; admitted to	1917	5,842,473 51	410,000	2,018,283 51	3,011,151 93
Wisconsin July 7, 1879. U. S. man-	1916	5,386,826 09	410,000	1,817,927 20	2,847,529 58
ager, Archibald G. McIlwaine, Jr., 57-	1915	4,904,654 92	410,000	1,489,920 00	2,753,026 73
59 William St., New York City.					
London Assurance Corporation.	1919	6,702,211 80	460,000	1,912,842 93	3,034,581 28
London. Incorporated 1720; admitted	1918	6,093,135 55	240,000	1,862,134 65	2,792,393 60
to U. S. 1872; admitted to Wisconsin	1917	5,863,496 12	460,000	1,389,885 67	2,483,285 02
Nov. 13, 1872. U. S. manager, Chas.	1916	4,972,551 95	240,000	1,372,578 31	2,298,076 39
L. Case, 84 William St., New York City	1915	4,385,825 67	240,000	1,064,704 00	2,252,294 74
Nationale.	1919	1,408,207 48	200,000	357,854 74	627,977 36
Paris. Incorporated 1820; admitted to	1918	1,127,033 04	216,000	309,704 51	452,263 97
U. S. Nov. 1910; admitted to Wiscon-	1917	1,002,150 15	216,000	302,052 34	365,247 64
sink, Dec. 30, 1910. U. S. managers,	1916	868,758 99	216,000	297,246 31	277,151 20
Starkweather & Shepley, 17 Custom	1915	747,946 88	216,000	245,326 00	225,815 60
House St., Providence, R. I.					
Netherlands Fire and Life	1919	1,494,642 62	200,000	479,825 86	697,247 26
Hague, Holland. Incorporated 1845;	1918	1,336,313 89	200,000	402,734 43	625,926 97
admitted to U. S. 1913; admitted to	1917	1,225,420 59	235,000	343,956 42	536,683 45
Wisconsin April 21, 1913. U. S. man-	1916	1,127,135 11	235,000	342,075 61	486,437 22
ager, Harold W. Letton, 175 W. Jack-	1915	1,005,296 42	235,000	320,861 00	406,638 88
son Blvd., Chicago.					
New Zealand Insurance Co. Ltd.	1919	2,082,282 36	400,000	721,000 65	773,505 38
Auckland, New Zealand. Admitted					
June 11, 1919; U. S. manager, W. M.					
Speyer, 334 California St., San Fran-					
cisco, Cal. Manager Eastern Dept.,					
H. E. Kempthorne, 90 William St.,					
New York City.					
North British and Mercantile.	1919	11,082,577 44	400,000	3,092,897 95	6,307,406 47
London. Incorporated 1809; admitted	1918	10,373,470 13	605,500	2,714,794 62	5,810,883 16
to U. S. 1866; admitted to Wisconsin	1917	9,241,746 23	805,500	1,713,923 26	5,605,019 42
Dec. 3, 1867. U. S. manager, E. G.	1916	9,482,918 71	805,500	2,805,551 07	4,899,405 57
Richards, 76 William St., New York.	1915	9,067,990 55	805,500	3,127,359 00	4,583,619 24
Northern Assurance.	1919	8,066,640 33	400,000	2,162,253 07	4,570,460 23
London. Incorporated 1836; admitted	1918	7,132,368 38	525,000	1,570,288 33	4,129,217 71
to U. S. 1854; admitted to Wisconsin	1917	6,629,317 50	525,000	1,705,216 06	3,650,025 94
Feb. 14, 1876. U. S. manager, Geo. W.	1916	6,680,597 35	525,000	2,559,081 55	3,102,342 89
Babb, 55 John St., New York.	1915	5,954,996 35	525,000	2,096,966 00	2,921,693 19
Norwich Union.	1919	4,735,093 13	400,000	994,535 61	2,734,367 97
Norwich, Eng. Incorporated 1797; ad-	1918	4,261,173 07	400,000	803,040 91	2,422,807 30
mitted to U. S. 1877; admitted to Wis-	1917	3,826,219 57	400,000	873,933 44	2,108,228 53
consin Jan. 31, 1880. U. S. managers,	1916	3,531,304 32	400,000	1,014,655 75	1,853,373 93
J. Montgomery and William Hare, 59	1915	3,125,216 53	200,000	926,287 00	1,764,768 36
John St., New York City.					

NOTE.—Under a ruling of this department, January 5, 1918, the full amount of capital deposited in the state through which a foreign company enters the United States, must be entered in their annual statement to this department as "capital liability." This will explain the discrepancies in this item in the reports of former years.

DECEMBER 31, 1919—FOREIGN FIRE INSURANCE COMPANIES—Continued.

NET AMOUNT AT RISK		Net premiums	Net losses	Acquisition expense	WISCONSIN BUSINESS	
Fire	Marine				Net premiums	Net losses
\$164,982,620	.....	\$1,100,221 73	\$446,140 02	\$264,158 43	\$19,239 02	\$4,364 19
133,603,015	.....	887,605 81	393,655 93	291,487 52	12,438 21	2,525 54
116,166,087	.....	709,655 32	358,117 59	232,280 27	12,461 12	5,180 58
95,216,199	.....	517,705 99	262,801 48	170,214 98	11,333 37	1,532 08
85,542,393	.....	465,262 78	219,342 35	153,111 11	10,449 89	5,693 43
95,711,864	.....	543,549 98	323,376 12	111,575 02	10,211 56	3,360 82
99,720,527	.....	608,079 74	353,235 11	138,808 62	11,598 82	3,201 71
102,093,499	.....	623,729 16	290,440 20	139,185 45	11,409 62	4,961 49
83,494,468	.....	474,491 97	232,070 51	99,136 59	10,106 80	4,714 91
80,459,930	.....	464,926 76	246,927 10	101,461 04	13,165 34	3,650 18
1,870,747,771	48,910,801	12,857,014 13	5,162,348 17	2,972,087 88	181,266 30	69,758 34
1,877,062,267	43,331,234	11,618,840 85	5,643,910 84	2,499,435 07	184,957 51	83,922 39
1,713,839,515	45,995,343	10,258,137 21	5,405,384 95	2,117,071 23	170,137 40	49,759 51
1,611,737,928	41,175,826	9,454,820 88	5,150,898 16	2,070,200 39	141,925 93	60,461 35
1,583,699,557	28,803,764	9,086,304 45	5,237,375 15	2,060,452 82	142,116 88	25,980 71
673,794,331	42,928,757	3,864,683 72	1,368,077 69	777,729 81	98,161 63	43,284 29
643,228,771	32,899,099	3,556,540 24	1,442,738 13	666,722 81	100,359 31	59,058 55
612,407,544	24,873,307	3,131,446 44	1,324,526 63	621,364 73	99,801 39	29,251 08
598,052,474	14,126,176	2,919,203 33	1,411,317 38	606,104 00	96,019 84	35,099 10
559,098,930	11,287,007	2,631,897 06	1,428,141 43	544,460 08	95,096 11	70,263 58
474,877,687	67,563,578	4,435,708 33	1,864,044 32	954,333 39	44,741 98	20,900 98
458,394,492	43,921,314	4,273,979 89	2,359,239 88	1,117,975 32	39,359 00	22,106 84
420,082,066	50,872,171	4,538,450 87	1,999,151 57	984,099 29	30,910 90	34,480 69
407,695,462	29,846,037	3,584,320 44	1,401,893 74	795,474 92	29,675 70	8,765 45
401,939,551	29,925,478	2,986,892 18	1,583,359 52	683,152 77	30,568 57	9,090 49
118,373,108	.....	953,418 00	317,744 09	278,029 45	14,238 05	4,529 81
87,300,655	.....	625,137 57	293,680 98	181,791 13	10,068 93	2,687 91
73,327,484	.....	498,299 40	234,865 22	133,948 85	6,752 53	3,774 17
57,135,546	.....	356,312 48	164,620 33	107,038 53	6,977 41	3,885 90
47,329,529	.....	272,363 07	158,791 86	85,880 95	4,481 96	1,762 71
121,338,080	.....	732,191 88	286,627 93	183,388 71	23,187 36	18,995 52
111,298,902	.....	677,895 13	332,228 00	22,620 65	29,927 64	10,841 19
101,254,539	.....	555,227 38	238,454 09	133,984 54	27,711 88	12,660 88
89,414,160	.....	475,307 88	193,403 41	137,972 92	13,928 27	9,874 95
73,839,433	.....	401,376 87	200,055 06	124,330 42	12,615 77	3,767 39
107,077,408	1,938,279	1,220,899 29	276,369 18	297,700 58	7,052 41	.....
1,345,988,909	24,343,215	7,375,260 22	3,169,537 90	1,780,413 20	139,408 63	51,892 45
1,267,242,805	16,219,862	6,777,753 78	3,413,003 46	1,669,290 57	152,753 49	61,788 36
1,224,784,885	22,968,120	6,377,660 05	3,144,045 94	1,508,411 34	169,672 59	63,798 94
1,081,180,458	10,297,310	5,087,873 99	2,591,582 52	1,320,847 01	140,427 78	53,265 49
1,043,830,994	.....	4,773,847 55	2,364,922 86	1,273,203 17	133,259 96	59,374 03
808,619,840	13,650,425	5,323,117 78	2,111,486 00	1,284,068 91	117,917 70	41,928 64
752,659,512	8,295,818	4,817,761 67	2,287,844 74	1,102,233 35	112,140 76	38,077 62
690,771,961	7,880,663	4,143,579 50	2,025,931 68	965,460 53	95,227 61	52,715 22
604,022,675	.....	3,288,922 07	1,586,361 68	708,453 47	78,453 02	35,463 48
569,646,494	.....	3,022,016 09	1,588,017 00	649,496 35	77,263 41	27,727 05
473,748,502	32,376,705	3,800,753 88	1,706,186 63	798,430 23	72,438 61	23,340 73
438,622,932	55,330,658	3,560,558 90	1,575,324 92	689,077 18	76,405 45	19,894 98
393,566,062	20,898,041	2,706,704 46	1,236,815 95	591,146 16	65,351 71	26,052 22
358,103,287	5,026,317	2,195,917 79	1,108,305 81	507,915 01	51,807 54	12,404 58
342,178,742	1,565,543	1,909,000 32	1,065,500 26	460,207 97	45,287 68	16,134 52

COMPARATIVE STATISTICS FOR THE FIVE YEAR PERIOD ENDING

NAME OF COMPANY Dates incorporated, admitted to U. S. and admitted to Wisconsin; name and address of U. S. manager.	Year ending Dec. 31	Admitted assets	U. S. Deposit	Surplus	Unearned premiums
Palatine Ins. Co. London. Incorporated Aug. 22, 1900; admitted to U. S. Jan. 1, 1901; admitted to Wisconsin Feb. 1, 1901. U. S. manager, A. H. Wray, 55 John St., N. Y. City.	1919 1918 1917 1916 1915	\$4,672,713 66 3,976,134 46 3,586,807 51 3,228,551 15 3,143,416 22	\$210,000 218,000 218,000 218,000 218,000	\$1,411,925 36 1,047,855 91 870,255 51 782,657 63 766,341 00	\$2,604,491 30 2,332,829 55 2,109,638 00 1,963,866 08 1,911,430 27
Patriotic Assurance Co., Ltd. Kingdom of Great Britain. Incorporated Dec. 31, 1913; admitted to U. S. Dec. 3, 1915; admitted to Wisconsin, June 12, 1916. U. S. manager, J. J. Guile, 54 Pine St., New York City.	1919 1918 1917 1916	795,458 28 829,512 88 653,582 83 584,122 64	200,000 200,000 200,000 200,000	332,037 94 354,804 51 332,094 27 332,058 86	187,727 08 201,929 91 94,359 47 43,892 15
Phenix Fire. Paris. Incorporated Sept. 1, 1819; ad- mitted to U. S. Feb. 1911; admitted to Wisconsin June 5, 1911. U. S. manager, Starkweather & Shepley, 17 Custom House St., Providence, R. I.	1919 1918 1917 1916 1915	1,322,657 05 1,021,590 93 878,608 66 776,347 52 662,751 91	200,000 200,000 200,000 200,000 200,000	272,304 31 220,262 40 194,510 85 226,955 82 176,130 00	627,977 36 452,263 97 365,247 64 277,151 20 225,815 60
Phoenix Assurance. London. Incorporated Jan. 17, 1782; admitted to U. S. Oct., 1879; admitted to Wisconsin Dec. 18, 1879; U. S. manager, Percival Beresford, 100 Wil- liam St., N. Y. City.	1919 1918 1917 1916 1915	5,794,433 24 5,359,591 17 4,933,136 47 4,637,547 84 4,257,741 80	410,000 410,000 410,000 410,000 410,000	1,876,809 97 2,028,608 42 1,373,955 33 1,397,254 63 1,129,726 00	3,061,975 31 2,853,159 04 2,652,767 24 2,447,545 36 2,423,934 18
Royal Exchange. London, England. Incorporated 1720; admitted to U. S., 1891; admitted to Wisconsin 1896. U. S. manager, Everard C. Stokes, 92 William St., N. Y. City.	1919 1918 1917 1916 1915	4,318,796 31 4,219,965 58 3,828,456 15 3,571,783 86 3,163,974 33	400,000 400,000 437,000 400,000 400,000	724,473 54 1,015,913 27 909,284 84 948,075 23 785,708 00	2,438,551 17 2,140,219 81 1,924,491 85 1,740,554 94 1,642,531 10
Royal Insurance. Liverpool, England. Incorporated May 31, 1845; admitted to U. S. 1851; ad- mitted to Wisconsin 1869. U. S. man- ager, Cecil F. Shallcross, 84 William St., N. Y. City.	1919 1918 1917 1916 1915	19,489,739 79 18,269,657 00 16,475,925 47 14,763,831 58 13,760,250 29	400,000 552,000 552,000 552,000 560,000	4,877,631 71 4,913,521 10 3,836,958 94 3,648,180 10 3,552,555 00	11,428,619 12 10,289,522 39 9,473,694 76 8,837,423 79 8,420,101 24
Scandinavian Amer. Assur. Christiania, Norway. Incorporated 1916; admitted to U. S. 1916; admitted to Wisconsin 1918. U. S. manager, O. G. Orr & Co., 37-43 Wall St., N. Y. City.	1919 1918	3,701,043 92 3,274,425 86	400,000	639,932 46	1,058,657 45 587,424 13
Scottish Union and National. Edinburgh, Scotland. Incorporated 1824; admitted to U. S. 1880; admitted to Wisconsin 1880. U. S. manager, James H. Brewster, 75 Elm St., Hart- ford, Conn.	1919 1918 1917 1916 1915	7,974,869 80 7,884,295 27 7,536,675 65 6,966,172 75 6,760,670 45	200,000 200,000 200,000 200,000 200,000	3,008,341 23 3,728,495 50 3,732,502 85 3,690,959 43 3,684,163 00	3,951,483 75 3,358,001 97 2,988,918 92 2,657,291 21 2,588,175 72
State Assurance. Liverpool, England. Incorporated 1891; admitted to U. S. 1897; admitted to Wisconsin 1899. U. S. manager, James H. Brewster, 75 Elm St., Hart- ford, Conn.	1919 1918 1917 1916 1915	910,140 55 813,019 02 740,568 74 721,333 38 670,781 26	233,000 233,000 233,000 233,000 233,000	285,172 94 268,215 37 242,764 65 281,355 51 238,519 00	332,381 61 269,094 65 214,640 09 186,577 87 171,022 16

NOTE.—Under a ruling of this department, January 5, 1918, the full account of capital deposited in the state through which a foreign company entered the United States must be entered in their annual statement to this department as "capital liability." This will explain the discrepancies in this item in the reports of former years.

DECEMBER 31, 1919—FOREIGN FIRE INSURANCE COMPANIES—Continued.

NET AMOUNT AT RISK		Net premiums	Net losses	Acquisition expense	WISCONSIN BUSINESS	
Fire	Marine				Net premiums	Net losses
\$470,024,810	\$10,097,318	2,958,988 42	\$1,089,081 21	\$728,533 13	\$70,507 67	\$16,246 15
419,397,710	5,692,316	2,580,676 21	1,226,136 99	623,980 71	62,598 24	20,845 22
396,485,780		2,286,769 02	1,124,909 30	570,872 77	53,677 20	23,479 80
363,081,298		2,063,494 23	1,256,909 84	533,364 73	55,623 81	14,063 71
342,926,031		2,035,159 86	1,214,063 54	518,312 17	49,125 83	15,783 97
25,421,851	4,028,669	322,339 49	190,503 27	73,262 43	3,252 79	1,781 25
23,251,324	3,745,783	388,497 06	97,573 54	82,429 38	3,380 81	580 00
16,608,089		164,306 27	40,724 36	30,536 12	2,030 68	71 53
8,979,610		77,371 53	7,265 36	12,865 79	963 19	
118,373,108		953,418 00	317,774 09	278,029 45	14,238 05	4,529 81
87,300,655		625,137 57	293,680 98	181,791 13	10,068 95	2,687 91
105,260,006		498,299 40	234,868 23	133,948 85	6,752 53	3,774 17
57,135,546		356,312 48	164,620 35	107,038 55	6,977 41	3,885 90
47,329,529		272,363 02	158,791 88	85,880 94	4,481 96	1,762 71
655,768,437	21,418,696	3,921,848 94	1,641,554 93	799,511 43	92,921 11	35,825 33
593,172,281	16,496,940	3,637,010 31	1,720,751 63	723,739 95	91,376 14	49,188 70
593,222,864	13,795,095	3,279,627 60	1,401,194 06	760,944 59	88,436 28	23,594 60
514,928,723	19,089,988	2,965,555 96	1,483,357 15	746,967 92	77,989 07	25,139 34
496,445,488	11,934,533	2,934,987 60	1,500,673 55	775,468 42	76,788 26	15,583 19
421,505,808	38,709,642	3,626,536 92	1,738,372 84	1,021,987 89	63,389 54	19,535 56
391,797,243	27,336,707	3,219,147 97	1,687,015 52	775,255 06	56,053 48	31,503 68
367,911,154	29,051,380	2,779,757 92	1,479,651 62	668,982 86	52,819 76	20,661 54
340,789,312	20,467,290	2,399,408 82	1,087,425 90	621,441 57	44,806 40	18,206 31
315,997,007	15,031,448	2,007,551 96	1,072,116 82	507,276 32	38,744 65	9,504 94
1,972,248,590	115,493,913	13,584,707 70	5,411,618 85	2,701,898 71	221,469 60	81,501 79
1,855,217,173	84,645,612	12,141,204 46	5,665,140 72	2,212,860 23	198,174 43	105,768 40
1,798,276,465	79,768,101	11,574,013 32	5,200,621 15	2,152,605 41	184,629 36	83,206 64
1,676,291,331	93,864,893	9,913,924 90	4,865,758 60	1,915,424 75	176,985 98	98,806 11
1,592,017,878	47,206,395	8,906,407 96	4,145,188 14	1,863,918 03	170,257 36	70,679 96
15,068,578	14,052,759	3,490,268 03	2,035,308 81	850,030 81	12,223 96	36,376 00
	56,961,960	2,703,570 77	994,544 73	609,001 16	75 00	
766,145,745	63,556,500	4,580,327 35	1,671,329 86	1,211,894 28	108,403 51	13,680 73
702,215,741	23,045,299	3,713,610 59	1,567,277 54	909,389 55	100,308 77	39,661 84
687,899,414	10,985,228	3,206,758 21	1,548,952 28	748,886 64	99,352 31	39,362 06
596,660,026	3,717,703	2,663,253 40	1,376,221 17	672,450 12	81,367 52	57,016 27
570,510,621	1,493,109	2,514,680 03	1,232,792 60	662,986 37	76,312 49	32,440 00
66,437,948	1,489,430	388,204 74	122,818 40	107,903 64	10,073 91	2,011 01
53,457,236		321,231 96	131,994 68	85,950 56	12,844 23	2,586 27
43,060,355		243,829 26	110,708 38	61,728 09	9,166 20	1,205 92
38,173,207		200,977 27	78,945 19	51,616 57	6,558 37	3,465 20
34,357,910		184,402 15	74,383 97	47,677 91	7,333 80	666 62

COMPARATIVE STATISTICS FOR THE FIVE YEAR PERIOD ENDING

NAME OF COMPANY	Year ending Dec. 31	Admitted assets	U. S. deposit	Surplus over all liabilities	Unearned premiums
Dates incorporated, admitted to U. S. and admitted to Wisconsin; name and address of U. S. manager.					
Sun Insurance Office	1919	\$6,287,137 91	\$200,000	\$1,190,322 67	\$4,097,475 58
London, England. Incorporated 1710;	1918	5,862,307 58	200,000	1,168,873 89	3,811,694 76
admitted to U. S. Aug. 1, 1882; admitted	1917	5,306,790 26	200,000	1,509,833 79	3,077,924 71
to Wisconsin 1887. U. S. manager,	1916	5,001,639 44	200,000	1,606,896 79	2,809,412 79
J. J. Guile, 54 Pine St., New York City.	1915	4,866,598 21	200,000	1,580,627 00	2,771,875 72
Svea Fire and Life.	1919	2,852,433 62	200,000	902,765 42	1,482,692 00
Gothenburg, Sweden. Incorporated	1918	2,501,403 62	214,000	807,093 33	1,321,702 20
May 18, 1866; admitted to U. S. Aug.,	1917	2,218,018 95	214,000	690,561 05	1,142,298 96
1884; admitted to Wisconsin May 4,	1916	1,825,231 57	214,000	510,159 68	974,927 12
1896. U. S. manager, J. M. Wenn-	1915	1,666,764 91	210,000	466,674 00	870,628 41
strom, 100 William St., New York City.					
Union Assurance Society.	1919	2,536,022 22	287,000	830,106 15	1,204,710 07
London, England. Incorporated July	1918	2,257,133 52	287,000	824,924 77	972,175 75
30, 1907; admitted to U. S. 1909; ad-	1917	1,944,886 20	287,000	749,168 15	773,656 05
mitted to Wisconsin, 1913. U. S. man-	1916	1,714,979 33	287,000	752,738 09	594,433 63
ager, A. H. Wray, 55 John St., New	1915	1,509,011 81	287,000	612,331 00	536,513 49
York City.					
Union Fire.	1919	1,542,245 29	210,000	357,547 68	732,730 62
Paris, France. Incorporated 1828; ad-	1918	1,423,573 45	210,000	388,527 85	620,298 27
mitted to U. S. 1910; admitted to Wis-	1917	1,241,018 77	210,000	325,263 39	530,970 44
consin Dec. 10, 1910. U. S. managers,	1916	1,142,463 47	210,000	403,690 51	412,311 72
Starkweather & Shepley, 17 Custom	1915	1,000,293 52	210,000	355,125 00	349,956 08
House St., Providence, R. I.					
Union Insurance Society of Canton, Ltd.	1919	4,428,388 18	400,000	825,011 01	2,055,514 68
Victoria, China. Admitted March 29,					
1919. Managers U. S. Branch, March					
& McLennan, 175 W. Jackson Blvd.,					
Chicago, Ill.					
United British.	1919	1,555,619 59	400,000	306,939 86	436,825 32
Great Britain. Incorporated Oct. 1915;	1918	1,485,758 32	530,000	280,733 14	356,070 69
admitted to U. S. Apr. 24, 1918; Admit-					
ted to Wisconsin Sept. 10, 1918. U. S					
managers, C. P. Stewart & Co., 40					
Clinton St., Newark, N. J.					
Urbaine Fire.	1919	5,083,511 22	200,000	1,387,808 91	2,797,595 04
Paris, France. Incorporated 1838; ad-	1918	3,890,188 75	200,000	805,271 50	2,350,860 24
mitted to U. S. 1913; admitted to Wis-	1917	1,482,924 92	200,000	625,893 93	474,438 86
consin 1913. U. S. manager, Fred S.	1916	901,173 72	200,000	228,602 77	370,225 40
James & Co., 123 William St., New	1915	771,636 91	200,000	194,802 00	320,148 49
York City.					
Western Assurance.	1919	4,973,932 20	410,610	1,490,289 75	1,808,108 02
Toronto, Canada. Incorporated 1851;	1918	4,693,580 53	422,000	1,311,616 33	1,785,366 21
admitted to U. S. 1851; admitted to	1917	4,194,579 34	422,000	1,245,941 69	1,702,890 99
Wisconsin 1875. U. S. manager, C. C.	1916	3,328,187 86	422,000	1,030,246 02	1,326,649 03
Foster, 22 Wellington, St., Toronto,	1915	2,747,815 34	212,000	1,097,296 00	1,193,170 39
Canada.					
Yorkshire.	1919	2,404,854 13	327,000	876,887 19	993,837 12
York, England. Incorporated 1825; ad-	1918	2,144,572 69	210,000	813,459 75	868,148 25
mitted to U. S. 1910; admitted to Wis-	1917	1,540,538 48	210,000	478,624 82	681,303 98
consin 1912. U. S. manager, Frank &	1916	1,108,158 60	210,000	275,076 47	522,457 05
DuBois, 80 Maiden Lane, N. Y. City.	1915	1,037,805 76	220,000	275,178 00	473,476 80

NOTE—Under a ruling of this department, January 5, 1918, the full amount of capital deposited in the state through which a foreign company entered the United States must be entered in their annual statement to this department "capital liability." This will explain the discrepancies in this item in the reports of former years.

DECEMBER 31, 1919—FOREIGN FIRE INSURANCE COMPANIES—Concluded.

NET AMOUNT AT RISK		Net premiums	Net losses	Acquisition expense	WISCONSIN BUSINESS	
Fire	Marine				Net premiums	Net losses
\$720,931,096	\$33,601,147	\$4,519,164 81	\$2,156,100 84	\$1,167,630 69	\$101,113 46	\$32,548 72
716,201,298	19,277,012	4,003,550 09	1,835,721 82	935,740 11	89,167 50	33,699 35
601,666,861	.....	2,903,719 98	1,373,039 89	698,916 60	77,896 89	36,257 00
564,746,714	.....	2,541,399 69	1,301,864 45	621,311 09	66,938 07	31,732 86
558,893,806	.....	2,358,331 10	1,310,757 17	574,078 46	68,584 38	32,027 06
242,092,512	.....	1,751,474 15	672,473 69	469,414 15	51,873 10	16,425 51
209,997,565	.....	1,543,134 43	695,883 76	426,131 68	37,782 64	10,586 08
181,215,321	.....	1,303,311 03	587,424 54	376,516 62	26,363 13	4,785 62
156,984,884	.....	1,038,011 29	505,325 20	300,419 96	24,761 44	14,653 34
140,284,951	.....	905,705 94	476,280 37	265,996 00	20,787 23	10,848 99
232,517,226	2,107,657	1,398,730 56	564,970 73	345,824 20	32,741 62	9,414 75
180,436,573	2,259,671	1,109,485 82	421,900 40	265,857 76	24,074 57	6,519 46
145,111,041	.....	886,429 65	347,383 47	224,204 20	19,791 84	6,949 38
109,555,024	.....	626,063 51	245,368 49	161,152 92	20,237 16	8,659 54
89,567,534	.....	536,237 37	248,283 99	132,264 60	15,013 97	6,028 92
140,207,729	.....	1,038,718 60	402,395 23	316,985 24	21,958 86	5,016 09
118,270,309	.....	862,431 66	394,598 01	274,951 19	13,278 86	3,440 49
105,260,006	.....	695,561 97	366,494 23	207,662 92	8,141 24	2,042 39
83,577,031	.....	507,374 32	234,443 16	157,212 91	6,978 12	3,763 68
71,408,843	.....	411,587 03	233,175 28	132,751 68	5,453 93	4,237 77
245,685,106	42,065,984	4,078,579 40	1,076,579 28	900,995 26	68,797 75	10,505 33
52,570,708	6,937,244	902,968 76	700,171 17	208,341 42	8,480 32	2,663 45
26,039,049	18,852,202	983,202 80	267,562 92	208,908 94	11,869 63	48 24
522,678,672	.....	4,191,255 78	1,678,367 53	1,437,403 52	81,680 39	25,883 52
397,378,981	.....	4,055,109 79	888,850 97	1,417,057 98	82,586 20	22,722 31
91,619,207	.....	684,952 38	332,667 84	231,602 32	7,398 33	2,448 62
69,173,474	.....	472,048 03	224,901 19	156,925 44	8,786 63	886 83
57,522,963	.....	429,119 63	184,073 25	140,777 28	7,600 17	3,523 67
297,036,725	52,067,356	2,817,379 63	1,574,149 49	732,445 51	49,249 76	10,692 75
312,511,911	43,160,057	3,019,302 15	1,804,729 23	754,407 98	55,670 47	14,159 84
293,040,496	31,400,981	3,652,135 14	1,636,340 32	883,875 62	52,367 56	20,229 61
229,583,855	25,475,167	2,255,810 08	1,003,057 29	548,596 44	46,757 86	18,454 31
224,949,281	20,932,819	1,707,141 67	988,964 92	413,678 54	44,847 33	17,233 41
155,211,398	7,871,816	1,450,275 86	542,803 67	367,453 29	14,338 28	5,672 79
147,591,377	4,229,511	1,272,286 31	535,432 34	285,000 11	25,038 60	3,897 03
123,270,880	1,038,330	936,432 35	368,911 34	204,004 14	30,606 10	7,632 95
98,994,052	.....	628,025 86	330,758 83	146,824 66	16,487 59	876 95
87,762,543	.....	552,561 86	284,667 18	141,546 91	15,381 64	5,439 76

COMPARATIVE STATISTICS FOR THE FIVE YEAR PERIOD ENDING

NAME OF COMPANY Dates incorporated, admitted to U. S., and admitted to Wisconsin; name and address of U. S. manager.	Year ending Dec. 31	Admitted assets	U. S. deposit	Surplus over all liabilities
British and Foreign Marine.	1919	\$2,035,422 41	\$200,000	\$718,255 67
Liverpool, England. Incorporated Feb., 1863; ad- mitted to U. S. Aug., 1876; admitted to Wisconsin Aug. 30, 1899. U. S. Manager, W. L. H. Simpson, Cotton Exchange, New York City.	1918	2,337,941 12	212,000	1,161,843 93
	1917	2,411,368 21	212,000	1,236,554 30
	1916	2,012,480 98	212,000	1,104,902 12
	1915	1,712,553 36	212,000	955,586 23
Indemnity Mutual Marine.	1919	1,233,258 98	215,000	423,103 03
England. Incorporated May 24, 1826; admitted to U. S. Feb. 4, 1887; admitted to Wisconsin May 25, 1896.	1918	1,240,271 59	215,000	485,825 21
U. S. Manager, Appleton & Cox, 3 S. William St., New York City.	1917	1,121,808 26	215,000	455,372 89
	1916	818,155 93	215,000	246,100 65
	1915	648,299 26	215,000	202,166 20
Marine.	1919	3,199,996 11	200,000	1,307,229 76
Great Britain. Incorporated July 30, 1836; admitted to U. S. 1884; admitted to Wisconsin Sept. 10, 1887. U. S. Manager, Chubb & Son, 5 and 7 S. William St., N. Y. City.	1918	2,817,830 20	200,000	1,136,637 80
	1917	3,141,884 60	340,000	984,462 42
	1916	2,301,988 64	340,000	687,804 67
	1915	1,690,270 99	340,000	508,845 27
Standard Marine.	1919	3,367,718 90	334,000	1,399,875 28
Great Britain. Incorporated Dec. 6, 1871; admitted to U. S. Jan. 1, 1872; admitted to Wisconsin May 21, 1912.	1918	2,779,482 19	332,900	1,575,242 27
U. S. Manager, W. J. Roberts, 63-65 Beaver St., N. Y. City.	1917	2,708,477 42	332,900	1,499,196 19
	1916	1,975,627 07	332,900	676,905 03
	1915	1,526,246 95	332,900	695,264 30
Tokio Marine and Fire Ltd.	1919	4,121,013 60	445,000	2,094,737 86
Japan. Incorporated 1879; admitted to U. S. 1912; admitted to Wisconsin June 16, 1914. U. S. Manager, Appleton & Cox, 3 S. William St., New York City.	1918	3,259,003 11	445,000	1,804,810 55
	1917	1,266,938 16	215,000	567,078 19
	1916	962,162 64	215,000	347,916 62
	1915	574,459 28	216,000	155,599 43
Union Marine.	1919	1,131,141 31	217,000	201,515 09
England. Incorporated 1863; admitted to U. S. Oct. 14, 1880; admitted to Wisconsin, Jan. 31, 1891. U. S. Manager, H. K. Fowler, 3 S. William St., New York City.	1918	1,299,200 21	217,000	316,695 63
	1917	1,330,817 07	217,000	418,765 62
	1916	1,274,376 23	217,000	250,575 92
	1915	910,476 77	910,477	228,792 22

NOTE—Under a ruling of this department, January 5, 1918, the full amount of the capital deposited with the state through which a foreign company enters the United States, must be entered in their annual statement to this department as "capital liability." This will explain the discrepancies in this item in the reports of former years.

DECEMBER 31, 1919—FOREIGN MARINE COMPANIES.

Unearned premiums	Net Amount at Risk	Net premiums	Net losses	Acquisition expense	WISCONSIN BUSINESS	
	Marine				Net premiums	Net losses incurred
\$310,854 84	\$56,491,858	\$1,530,293 49	\$880,392 66	\$338,232 63	\$1,059 84	\$104 95
207,210 99	31,687,379	2,005,380 90	827,610 41	291,516 62	2,188 66	1,000 30
207,609 29	34,597,247	2,335,852 60	879,379 77	309,234 95	2,787 32	
223,612 63	33,862,691	1,708,581 69	808,119 94	244,502 26	6,713 79	185 33
193,782 30	24,208,647	1,273,887 50	513,721 22	91,746 65	1,327 76	421 02
214,529 46	27,901,186	392,857 24	506,680 10	215,059 26	3,016 30	1,464 38
177,568 49	69,876,648	912,238 57	591,776 40	93,247 06	3,357 28	862 50
160,854 10	19,701,144	911,436 10	516,470 84	89,045 09	5,896 65	714 85
141,539 12	16,895,398	647,269 04	276,743 66	89,154 16	5,789 17	618 78
100,790 26	10,479,484	447,411 68	222,771 43	61,535 72	4,464 99	1,384 45
521,577 24	579,895,122	2,315,410 36	1,084,211 11	595,681 96	19,052 93	3,391 05
402,366 90	502,276,290	2,076,125 81	1,558,435 86	745,319 45	15,755 55	111 35
342,637 42	205,555,755	2,954,578 79	1,125,013 06	692,143 37	13,830 71	790 65
341,416 52	264,859,564	2,012,268 77	708,802 36	430,848 82	10,867 35	1,146 79
218,275 81	141,035,427	1,306,998 94	624,135 55	322,999 39	8,924 27	
667,994 62	415,775,619	3,077,657 97	802,152 41	232,806 19	2,306 50	
328,941 92	112,992,384	1,712,242 71	1,295,690 09	188,056 75	324 62	
281,674 23	50,967,639	1,863,437 50	929,773 53	118,381 40	429 93	
359,494 04	43,370,229	2,016,310 07	796,970 66	197,557 39	42 86	
247,169 15	29,049,798	1,594,112 29	1,018,646 33	154,197 55	187 25	
196,816 23	26,320,434	1,054,461 79	417,219 86	284,557 10	1,968 72	268 65
645,067 08	154,907,011	1,974,277 77	891,210 32	570,254 63	21,362 70	4,096 17
150,769 83	18,052,612	1,048,803 81	495,936 71	230,709 35	1,567 46	476 50
116,662 02	14,716,177	693,161 43	335,710 73	184,117 23	1,591 31	429 65
75,468 60	11,566,833	418,491 14	177,105 15	83,773 16	8,726 98	379 05
146,774 17	25,372,270	787,203 13	656,704 78	199,256 68	1,391 52	943 04
190,781 86	123,208,377	797,247 82	529,178 07	161,903 83	2,349 10	2,040 95
166,457 86	55,132,634	1,051,322 92	593,531 56	220,420 58	248 10	2 00
195,843 37	26,356,577	1,218,602 19	509,091 42	204,000 94	3,062 59	1,334 30
225,235 90	20,376,938	1,226,927 64	793,421 33	255,620 07	10,170 68	999 24

Contains \$135,654,109 fire risks.

COMPARATIVE STATISTICS FOR THE FIVE YEAR PERIOD ENDING

NAME OF ASSOCIATION Location; dates organized, commenced business and admitted to Wisconsin; and name of attorney-in-fact.	Year ending Dec. 31	Admitted assets	Surplus over liabilities	Unearned premiums	NET AT
					Fire
National Underwriters of America* 80 Maiden Lane, N. Y. City. Organ- ized May 1, 1892; commenced business June 10, 1892; admitted to Wisconsin Sept. 12, 1913; Attorneys-in-fact, Edward E. Hall and Charles A. Trow- bridge.	1919 1918 1917 1916 1915	 \$181,756 88 181,255 56 206,942 43 201,970 43	 \$73,280 52 84,232 88 97,668 48 118,363 80	 \$23,548 99 23,327 26 25,302 24 20,462 82	 \$10,408,599 10,215,506 10,940,894 8,829,054
Underwriters at American Lloyds. 80 Maiden Lane, N. Y. City. Organ- ized Apr. 28, 1890; commenced business Apr. 30, 1890; admitted to Wisconsin Sept. 12, 1913. Attorneys-in-fact, Edward E. Hall and Charles A. Trow- bridge.	1919 1918 1917 1916 1915	743,392 22 836,142 57 905,370 07 980,707 29 881,165 69	319,143 44 325,616 03 379,477 82 472,587 13 575,752 77	189,612 31 192,023 66 193,021 76 200,368 30 169,796 14	54,566,331 58,887,245 60,200,961 59,581,261 50,601,988
Underwriters at Great Western Lloyds.* 80 Maiden Lane, N. Y. City. Organ- ized Sept. 30, 1892; commenced business Sept. 30, 1892; admitted to Wisconsin Sept. 12, 1913. Attorneys-in- fact, Edward E. Hall and Charles A. Trowbridge.	1919 1918 1917 1916 1915	 250,672 47 261,631 05 299,713 49 277,290 35	 56,459 66 56,254 21 76,741 35 136,066 76	 49,898 18 56,183 36 57,365 21 37,396 01	 19,762,452 21,963,864 22,222,086 16,063,622
Underwriters at New York and Boston.* Lloyds. 80 Maiden Lane, N. Y. City. Organized April 25, 1892; commenced business April 26, 1892; admitted to Wisconsin Sept. 12, 1913. Attorneys- in-fact, Edward A. Hall and Charles A. Trowbridge.	1919 1918 1917 1916 1915	 136,502 95 123,909 13 152,124 41 132,782 61	 39,642 82 36,751 10 33,096 35 44,052 14	 31,595 62 34,468 10 37,888 40 27,551 99	 11,498,038 12,156,148 12,504,171 9,623,677
Union Underwriters of New York.* 80 Maiden Lane, N. Y. City. Organ- ized Feb., 1876; commenced business Feb., 1876; admitted to Wisconsin Sept. 12, 1913. Attorneys-in-fact, Edward E. Hall and Charles A. Trow- bridge.	1919 1918 1917 1916 1915	 188,229 34 174,745 99 207,479 34 193,257 39	 28,932 43 38,611 78 28,726 54 59,225 83	 50,711 04 50,724 81 51,318 06 33,084 54	 20,010,222 19,618,746 19,054,927 12,073,949

*Withdrawn from state and reinsured by Underwriters at American Lloyds.

DECEMBER 31, 1919—LLOYDS COMPANIES.

AMOUNT Risk	Net premiums or deposit	Net losses	Unused deposits (and interest) returned to policy- holders	Salaries and com- missions	WISCONSIN BUSINESS	
					Net premiums or deposits	Net losses
Marine						
	\$34,283 64	\$14,833 87	\$6,761 65	\$10,081 00	\$658 68	\$44 25
	30,707 99	38,769 43	18,190 83	8,902 00	1,292 46	13 06
	39,978 91	17,438 60	16,608 27	11,314 08	986 92	445 23
	31,854 99	12,576 89	17,812 89	11,953 90	1,358 43	2 47
	238,792 03	81,242 92	44,694 29	3,662 70	3,571 53	380 23
	243,287 93	130,959 35	7,520 00	81,400 80	3,685 44	612 25
	247,170 48	183,863 17	158,635 25	87,464 00	5,993 17	156 48
	266,228 31	73,340 17	79,455 42	96,153 86	3,928 37	1,505 83
	223,654 30	62,409 13	76,307 97	87,251 89	6,148 77	4 94
	74,581 41	33,219 09	12,385 82	25,892 64	1,540 99	88 52
	81,086 13	98,289 64	39,407 54	25,813 44	2,565 33	19 58
	88,272 28	30,897 68	23,284 05	28,235 03	2,349 06	943 72
	58,999 91	19,988 84	24,230 94	22,642 83	2,546 94	3 95
	50,233 75	24,294 88	4,209 07	16,122 23	864 89	44 25
	49,915 65	43,289 20	8,634 49	14,763 43	1,471 07	11 61
	61,090 20	24,187 46	3,866 74	19,354 20	920 54	540 58
	37,000 47	11,417 24	3,566 42	14,493 30	1,479 45	2 47
	80,550 74	35,170 00	7,311 92	29,934 36	1,043 72	55 32
	73,018 13	70,466 16	16,542 88	21,159 68	1,988 11	10 88
	81,526 27	32,621 23	20,701 03	25,837 50	1,038 55	569 31
	49,178 47	14,333 35	13,265 69	17,327 78	1,605 26	2 47

COMPARATIVE STATISTICS FOR THE FIVE YEAR PERIOD ENDING

NAME OF ASSOCIATION	Year ending Dec. 31	Admitted assets	Surplus over liabilities	Unearned premiums
Location; dates organized, commenced business and admitted to Wisconsin; name of attorney-in-fact.				
American Inter-Ins. Exchange.	1919	\$62,857 02	\$23,390 04	\$31,945 63
400 Ridge Bldg., Kansas City, Mo. Organized Sept.,	1918	63,159 80	32,558 13	25,638 38
1911; commenced business July, 1912; admitted May	1917	56,542 17	27,605 11	24,474 95
17, 1916. Attorney-in-fact, American Underwriting Co.	1916	53,803 22	27,322 22	19,179 03
Canners Exchange, Sub. at Warner's Inter.	1919	1,123,488 36	691,948 96	351,377 53
104 S. Michigan Ave., Chicago. Organized Dec. 27,	1918	758,057 05	464,246 16	229,148 19
1907; commenced business Dec. 27, 1907; admitted to	1917	541,660 31	322,254 72	179,795 00
Wisconsin Oct. 10, 1913. Attorney-in-fact, Lansing B.	1916	470,878 13	313,130 90	127,705 27
Warner, Incorporated.	1915	367,140 71	231,995 24	133,224 09
Lumber Manufacturers Interins. Assn.	1919			
3 S. William St., N. Y. City. Organized May 1, 1908;	1918	331,072 22	51,237 01	108,067 18
commenced business May 1, 1908; admitted to Wis-	1917	292,960 54	13,981 28	166,549 26
consin Oct. 13, 1913. Attorneys-in-fact, Wilcox, Peck	1916	288,955 44	73,329 68	120,365 76
& Hughes.	1915	214,166 47	75,091 38	115,475 09
Lumbermen's Underwriting Alliance	1919	1,983,289 22	1,075,365 36	791,414 46
1116 R. A. Long Bldg., Kansas City. Organized Jan.	1918	1,406,861 72	849,930 74	484,965 97
9, 1905; commenced business Jan. 10, 1905; admitted	1917	1,200,269 91	732,282 35	384,505 71
to Wisconsin Aug. 13, 1913. Attorney-in-fact, U. S.	1916	1,005,103 86	593,195 46	321,264 68
Epperson Underwriting Co.	1915	986,984 83	489,942 51	315,504 34
Manufacturing Lumbermen's Underwriters	1919	1,675,817 85	1,066,176 42	538,659 02
839 Lathrop Bldg., Kansas City. Organized Nov. 1,	1918	1,145,572 84	593,590 42	476,417 36
1898; commenced business Nov. 1, 1898; admitted to	1917	1,186,917 80	755,987 16	389,058 92
Wisconsin Oct. 16, 1913. Attorney-in-fact, Rankin-	1916	1,104,849 37	728,982 22	349,762 68
Benedict Underwriting Co.	1915	739,843 17	359,114 37	333,883 50
Manufacturing Woodworkers Underwriters.	1919	214,331 80	22,856 98	127,288 92
332 S. Michigan Ave., Chicago. Organized April, 1909;	1918	338,527 54	32,877 23	97,487 66
commenced business Sept., 1909; admitted to Wisconsin	1917	207,021 38	78,409 24	81,431 56
Nov. 1, 1913. Attorney-in-fact, Lee Blakemore.	1916	193,067 81	81,468 29	76,171 07
	1915	160,459 91	83,413 15	65,046 76
*National Underwriters	1919	71,952 93	50,543 49	8,292 38
11 S. La Salle St., Chicago, Ill. Admitted Oct. 14, 1919.				
Attorney-in-fact, Jas. S. Kemper.				
Sprinklered Risk Underwriters.	1919	242,413 08	175,666 86	66,746 22
332 S. Michigan Ave., Chicago. Organized April 1,	1918	195,011 44	125,653 46	66,024 77
1907; commenced business April 1, 1907; admitted to	1917	145,423 67	104,443 85	40,979 92
Wisconsin Sept. 11, 1914. Attorney-in-fact, A. T.	1916	150,151 22	123,021 48	27,129 74
Rector.	1915	128,352 95	104,976 58	23,376 37
Subscribers at Druggists Indemnity Exchange	1919	164,469 55	75,966 86	86,325 20
506 Olive St., St. Louis, Mo. Organized 1907; com-	1918	131,446 01	68,681 84	61,322 47
menced business 1908; admitted to Wisconsin Aug. 27,	1917	110,606 11	43,185 18	58,253 84
1917. Attorney-in-fact, H. W. Eddy.				
Subscribers at Hardware Underwriters	1919	172,873 62	116,037 56	54,949 20
19 North Spring St., Elgin, Ill. Admitted Sept. 29,				
1919. Attorney-in-fact, Leon D. Nish, Incorporated.				
Subscribers at Individual Underwriters	1919	1,229,086 09	560,019 93	289,824 21
120 Broadway, N. Y. City. Organized 1881; com-	1918	946,630 90	114,653 18	237,328 21
menced business 1881; admitted to Wisconsin Sept.	1917	854,582 29	127,721 98	196,905 36
22, 1913. Attorney-in-fact, Ernest W. Brown.	1916	868,221 19	137,441 38	160,615 14
	1915	805,824 07	131,679 65	149,679 67
Subscribers at New York Reciprocal Underwriters	1919	2,544,849 82	1,598,602 72	399,696 12
120 Broadway, N. Y. City. Organized 1891; com-	1918	2,383,860 89	1,606,571 85	385,954 54
menced business 1891; admitted to Wisconsin Sept. 22,	1917	2,363,746 53	1,571,415 85	330,754 43
1913. Attorney-in-fact, Ernest W. Brown.	1916	2,236,634 20	1,507,513 21	296,324 02
	1915	2,105,527 10	1,456,484 91	279,291 95
Subscribers at Reciprocal Exchange	1919	882,543 22	464,164 30	367,485 12
28th and Wyandotte, Kansas City. Organized Dec. 1,	1918	722,832 87	323,981 57	342,813 58
1, 1900; commenced business Dec. 1, 1900; admitted to	1917	660,608 18	315,813 44	294,626 85
Wisconsin July 3, 1913. Attorney-in-fact, Bruce	1916	786,388 24	529,640 77	205,161 29
Dodson.	1915	725,703 88	516,987 09	185,843 07
Underwriters Exchange	1919	1,336,631 63	1,107,490 70	220,919 89
409 Fidelity Trust Bldg., Kansas City. Organized Feb.	1918	1,113,898 20	910,836 04	198,134 62
15, 1902; commenced business Feb. 15, 1902; admitted	1917	1,129,970 20	1,014,732 96	175,047 94
to Wisconsin Dec. 12, 1913. Attorney-in-fact, H. J.	1916	1,128,968 55	884,764 06	182,696 19
Straight Co.	1915	1,006,185 48	853,806 02	143,937 51
Wholesale Grocery Subscribers at Warner's Interinsur-	1919	643,389 77	368,454 47	220,782 06
ance Bureau, 104 S. Michigan Ave., Chicago, Ill.	1918	295,896 72	187,980 92	106,099 41
Organized 1912; commenced business Oct. 11, 1913;	1917	158,466 29	97,570 70	50,050 83
admitted to Wisconsin Jan. 17, 1918. Attorney-in-fact,				
Lansing B. Warner.				

*Previous to Nov. 15, 1919, was Lumbermen's & Manufacturers Underwriters.

DECEMBER 31, 1919—INTERINSURERS ASSOCIATIONS.

NET AMOUNT AT RISK		Net premiums or deposits	Net losses	Unused deposits (and interest) returned to policy holders	Expense of Administration	WISCONSIN BUSINESS	
Fire	Marine					Net premiums or deposits	Net losses
\$5,888,472 00		\$93,077 30	\$47,671 37	\$12,572 61	\$24,346 25	\$4,651 28	\$1,068 49
5,028,425 00		74,892 26	53,561 23	11,729 01	21,779 00	3,521 30	616 32
4,845,812 00		69,136 59	45,798 60	9,973 69	18,372 30	3,177 57	495 93
4,508,805 00		51,144 09	18,271 44	10,561 53	9,672 02	1,380 39	
46,530,964 18		738,824 82	71,544 60	192,724 91	162,336 71	2,275 44	2,275 44
36,542,995 00		628,317 22	197,709 87	95,967 84	140,020 81	28,463 28	12,426 40
30,943,707 00		483,090 30	198,912 63	139,720 39	105,711 08	26,441 34	46,532 87
22,085,310 00		336,191 77	104,430 30	96,330 87	73,439 06	12,651 92	2,244 60
22,824,717 00		348,707 35	210,906 25	149,371 35	75,062 85	20,486 12	20,175 11
10,582,798 00		240,906 53	297,628 17	10,240 60	35,154 78	5,250 76	195 15
18,048,888 00		297,570 62	307,340 80	5,680 01	65,025 54	5,398 26	39 39
16,475,798 00		280,468 36	130,646 80	10,731 15	58,987 35	6,140 46	
15,232,861 00		281,980 62	175,296 82	17,177 54	56,666 83	7,273 21	90 30
81,904,048 00		1,644,339 02	517,896 40	234,430 95	308,816 27	24,746 03	8,514 82
62,819,426 00		1,278,216 15	670,296 78	166,417 35	240,032 98	26,631 81	52,451 72
49,292,357 00		983,105 92	478,669 49	142,183 45	193,961 92	23,570 65	4,116 18
40,278,921 00		798,072 58	505,387 25	127,809 80	161,879 53	15,616 68	74,891 30
38,294,946 00		799,002 10	425,041 36	151,219 19	163,488 29	18,251 26	169 96
69,151,998 88		1,378,456 56	558,431 51	41,662 76	263,173 96	41,795 62	5,730 73
60,089,812 00		1,231,675 32	789,556 08	229,985 40	238,391 72	58,002 02	41,302 89
48,885,771 00		993,180 81	527,350 27	192,847 02	198,578 13	41,073 95	196 69
43,152,646 00		875,169 64	354,013 29	28,050 60	172,607 01	25,365 15	44,385 88
40,169,350 00		832,668 01	660,930 75	182,495 68	175,821 86	44,707 11	40,601 25
19,240,471 00		347,830 30	355,469 19	41,908 98	86,562 06	24,058 90	18,434 79
14,265,119 00		271,327 72	156,185 86	6,000 02	64,781 80	36,527 00	17,372 18
12,076,764 00		217,440 65	137,192 50	8,865 40	54,291 35	24,979 75	305 15
11,242,409 00		206,922 31	108,742 25	9,554 30	52,086 42	27,279 98	34,730 40
9,451,930 00		173,350 74	53,118 25	22,767 18	43,740 28	25,970 46	20,139 18
1,239,919 00		7,472 22	170 48	9,135 92	8,838 58	74 41	
35,220 546 00		127,477 80	18,730 13	38,092 74	26,634 79	697 51	438 57
25,082,469 00		105,217 52	6,952 51	28,786 27	21,801 03	2,803 75	
15,888,901 00		66,037 02	36,418 66	23,016 60	14,615 29	682 50	
10,834,286 00		43,069 96	1,052 06	14,050 09	9,013 09		
9,286,183 00		38,383 70	2,585 12	15,204 30	6,063 67		17 50
11,134,627 79		172,629 62	32,853 12	59,252 96	43,245 50	528 93	
10,725,145 00		157,568 19	40,592 85	51,247 23	39,754 89	596 39	19 29
10,268,961 00		149,644 01	44,144 26	49,514 43	38,977 87	777 69	
7,719,181 00		137,334 93	15,305 10	55,371 86	21,442 87	572 47	7 22
106,294,718 00		607,328 95	4,075 00	296,339 44	93,938 91	780 84	
68,128,076 00		470,755 99	166,804 78	204,734 99	59,308 66	1,185 20	
60,218,324 00		405,731 80	144,585 24	275,368 22	44,864 77	3,480 00	
49,821,579 00		329,632 61	13,448 75	270,523 68	35,322 54	2,128 20	
43,113,965 00		297,752 61	26,405 02	282,921 65	32,169 81	3,572 18	
251,525,618 00		842,145 24	26,310 76	537,926 41	107,375 15	618 39	
22,288,171 00		777,528 55	236,483 10	482,109 51	83,818 79	1,379 00	
195,295,358 00		682,282 10	56,074 43	453,177 65	74,554 53	2,777 87	
165,912,083 00		595,213 90	12,410 19	418,548 67	92,820 75	2,464 20	1,062 27
147,163,197 00		560,276 48	16,470 87	345,610 13	87,917 27	1,486 87	
53,953,655 00		707,527 25	182,713 65	180,350 63	193,857 68	7,720 05	1,943 04
49,826,481 00		650,664 93	272,157 47	154,010 55	176,704 42	9,723 11	106 47
46,874,264 00		561,021 98	386,294 25	153,306 38	152,022 18	15,423 77	90,213 23
45,101,854 00		542,334 90	210,652 49	158,198 08	148,374 35	12,139 69	271 59
41,226,897 00		489,261 08	166,635 38	155,626 92	132,353 90	8,346 91	218 60
127,066,915 00		402,645 79	36,910 03	90,357 03	64,452 33	3,127 80	
117,933,640 00		348,453 02	187,146 33	212,726 27	56,948 28	2,535 87	
104,171,100 00		304,439 90	80,272 71	134,561 88	53,609 69	515 89	
88,981,450 00		294,511 11	84,610 55	76,546 13	46,851 50	3,305 00	
28,209,200 00		238,779 26	10,180 71	63,802 75	39,431 77	1,519 20	
37,884,154 01		439,067 05	51,199 45	45,555 92	89,616 31	1,567 96	
22,688,550 00		263,822 78	103,425 06	38,471 69	53,392 14	850 52	
11,153,975 00		126,105 31	7,618 29	15,657 29	25,810 05	622 64	

† Receipts from re-insurance exceeded losses paid.

COMPARATIVE STATISTICS FOR THE FIVE YEAR PERIOD ENDING

NAME OF COMPANY	Year ending Dec. 31	Admitted assets	Surplus over liabilities	Unearned premiums
Location: dates incorporated, commenced business and admitted to Wisconsin; name and address of Secretary.				
American	1919	\$1,229,248 67	\$561,607 03	\$640,441 88
Providence, R. I. Incorporated June 1, 1877; commenced business June 1, 1877; admitted October 23, 1912. Secretary, Theodore P. Bogert. Address: 10 Weybosset St.	1918	1,102,135 66	458,914 99	621,488 44
	1917	1,010,831 45	337,382 60	591,791 18
	1916	901,302 92	495,994 11	394,887 43
	1915	738,199 45	372,932 81	358,274 33
Arkwright	1919	4,253,381 41	2,130,321 64	2,062,070 73
Boston, Mass. Incorporated Feb. 8, 1860; commenced business Oct. 1, 1860; admitted Dec. 27, 1913. Secretary, D. W. Bartlett. Address: 31 Milk St.	1918	3,625,457 89	1,769,272 15	1,790,444 13
	1917	3,025,744 12	1,388,731 32	1,552,887 46
	1916	2,656,527 81	1,322,472 05	1,285,675 87
	1915	2,065,024 43	952,550 58	1,014,435 34
Atlantic	1919	135,354 69	46,887 24	74,280 54
Philadelphia, Pa. Incorporated July 26, 1905; commenced business Sept. 1, 1905; admitted Aug. 16, 1918. Secretary, George C. Hopson. Address, Chestnut & Juniper St.	1918	132,213 67	23,678 32	61,908 50
Baltimore	1919	149,858 00	76,243 83	70,518 51
Baltimore, Md. Incorporated Apr. 4, 1885; commenced business Jan. 19, 1886; admitted Oct. 13, 1913. Secretary, George H. Stewart. Address: 616 N. Calvert St.	1918	140,589 16	73,738 07	62,185 66
	1917	117,628 49	59,901 20	51,634 87
	1916	124,019 28	58,362 63	42,295 97
	1915	167,920 71	47,843 73	53,204 43
Blackstone	1919	2,217,518 18	996,391 74	1,177,003 79
Providence, R. I. Incorporated 1868; commenced business 1868; admitted Jan. 10, 1913. Secretary, Howard I. Lee. Address: 10 Weybosset St.	1918	1,973,395 64	843,260 32	1,097,792 18
	1917	1,746,383 15	648,074 20	1,004,603 22
	1916	1,549,754 40	782,041 20	735,191 57
	1915	1,268,002 79	617,653 99	616,258 75
Boston Manufacturers	1919	5,357,007 04	2,663,073 91	2,608,703 45
Boston, Mass. Incorporated Apr. 15, 1850; commenced business Oct. 15, 1850; admitted July 8, 1912. Secretary, H. Dwight Hall. Address: 31 Milk St.	1918	4,526,051 65	2,207,585 23	2,255,472 32
	1917	3,862,992 03	1,793,652 38	2,004,761 29
	1916	3,330,559 65	1,612,913 20	1,660,859 05
	1915	2,563,445 80	1,165,853 16	1,276,171 77
Central Manufacturers	1919	1,615,853 55	756,781 92	723,687 14
Van Wert, O. Incorporated April 7, 1876; commenced business Oct. 2, 1876; admitted Apr. 6, 1894. Secretary, C. A. L. Purmort. Address: 122-124 W. Main St., Van Wert.	1918	1,224,371 75	582,160 65	547,556 69
	1917	1,001,965 32	468,736 93	435,177 13
	1916	1,001,133 73	472,040 41	415,916 47
	1915	862,331 00	480,402 85	321,337 77
Cotton and Woolen Manufacturers	1919	1,087,967 12	524,116 12	548,328 17
Boston, Mass. Incorporated Oct. 19, 1875; commenced business Oct. 20, 1875; admitted June 23, 1913. Secretary, Benjamin Taft. Address: 31 Milk St.	1918	935,754 84	462,879 44	458,670 37
	1917	792,901 37	358,484 27	386,943 29
	1916	643,195 73	322,150 04	307,334 10
	1915	526,252 35	267,616 15	253,097 63
Druggists Mut. Ins. Asso.	1919	35,911 08	11,141 12	24,769 96
Algona, Iowa. Admitted March 5, 1919. Secretary, Al. Falkenhainer, Box 35, First National Bank Bldg.				
Enterprise	1919	1,209,768 27	541,529 34	641,013 81
Providence, R. I. Incorporated June 2, 1874; commenced business July 14, 1874; admitted Oct. 23, 1912. Secretary, Theodore P. Bogert. Address: 10 Weybosset St.	1918	1,083,715 24	439,876 00	622,332 74
	1917	994,032 55	319,316 87	593,044 41
	1916	883,679 07	477,761 30	395,493 12
	1915	720,977 21	355,277 41	358,760 43
Fall River Manufacturers	1919	1,621,345 28	793,954 35	801,582 44
Fall River, Mass. Incorporated Feb. 11, 1870; commenced business May 1, 1870; admitted June 25, 1913. Secretary, Jas. W. Brigham, 84 North Main St.	1918	1,437,042 52	705,502 60	711,993 52
	1917	1,220,477 83	538,345 70	624,694 93
	1916	1,049,170 06	556,010 85	479,483 02
	1915	882,638 09	440,312 06	391,148 57

DEC. 31, 1919- MUTUAL COMPANIES OF OTHER STATES.

Risks in force	Net premiums	Net losses	Returned to policy holders	WISCONSIN BUSINESS	
				Net premiums	Net losses
\$180,459,753	\$1,299,336 00	\$101,798 41	\$479,588 86	\$9,234 29	\$79 28
160,405,261	652,309 29	142,128 15	396,400 33	8,764 41	201 38
141,032,510	707,566 83	154,860 13	408,178 48	10,466 38	68 22
116,640,184	414,991 34	22,321 58	221,342 20	7,179 82	141 76
93,254,401	264,689 06	17,334 32	194,410 07	4,557 59	1,021 29
575,039,075	3,235,088 99	131,466 65	2,388,581 64	8,024 66	232 78
495,174,614	2,776,847 50	163,348 02	1,971,244 08	17,100 27	1,591 91
430,519,238	2,396,390 39	287,394 46	1,618,902 95	9,652 74	80 63
374,625,183	1,913,379 14	174,905 39	1,155,305 46	14,765 26	130 49
326,319,160	1,192,553 14	47,253 17	799,005 17	4,860 43	2,804 92
10,475,664	146,660 94	39,453 77	30,888 75	2,794 20	39 32
8,682,545	118,860 54	26,941 62	58,678 10	350 56	21 57
16,417,588	119,733 51	10,642 75	81,538 80	961 40	8 39
14,342,297	105,645 59	6,937 66	67,999 15	894 04	80 38
11,730,157	88,577 55	4,912 13	60,188 65	325 77	196 12
10,307,249	73,523 27	4,983 04	62,792 51		26 71
12,881,413	85,567 93	42,008 65	100,392 10	—1,005 59	29 86
320,668,799	1,562,483 95	161,585 66	1,079,766 86	4,971 63	149 03
283,776,309	1,377,797 48	172,745 73	897,084 86	8,481 52	791 80
246,790,363	1,326,039 82	230,679 89	825,790 13	7,448 75	34 68
209,087,960	928,617 65	77,902 69	562,804 46	5,586 88	141 68
175,631,764	582,556 71	33,586 45	422,984 62	1,039 05	1,767 00
748,496,500	4,198,692 95	157,641 53	3,143,438 34	9,593 17	495 02
642,580,585	3,524,233 01	204,720 62	2,621,307 91	22,077 52	2,174 22
563,570,505	3,119,637 64	328,217 72	2,128,788 98	9,281 86	76 12
481,075,090	2,485,530 85	234,440 72	1,482,420 56	22,805 26	204 34
407,575,560	1,528,782 66	52,099 42	1,048,166 30	6,364 80	4,908 41
103,532,243	1,441,193 61	464,213 10	178,000 86	40,752 61	12,589 37
82,585,554	1,018,623 83	423,953 29	129,903 82	30,746 29	4,568 84
66,890,425	774,717 99	466,790 33	103,343 29	18,165 71	15,004 27
61,506,913	740,082 96	338,894 25	88,036 15	18,890 39	5,231 37
48,685,087	378,685 78	216,835 18	81,018 12	14,259 86	3,484 05
134,788,477	899,444 87	66,730 48	655,849 87	2,574 69	176 70
114,271,233	759,578 64	64,335 74	534,095 71	2,476 95	646 12
93,232,612	651,544 63	28,799 03	450,036 57	2,323 06	1,036 26
73,232,541	536,101 79	20,969 67	401,070 80	1,493 23	162 24
63,427,640	427,846 45	55,957 08	352,961 47	1,226 84	71 42
3,369,108	49,539 92	12,101 14	11,783 53	1,114 86	
180,737,097	748,245 60	101,546 32	480,767 13	9,296 64	79 28
160,062,233	653,703 43	142,169 27	397,687 70	8,764 41	201 37
141,324,234	709,523 98	155,011 97	408,955 88	10,587 00	65 22
116,826,770	415,349 35	22,043 16	221,297 81	7,179 82	141 77
93,350,984	264,220 42	17,312 05	193,888 81	4,611 12	1,022 47
223,837,245	1,251,109 87	102,237 50	932,956 01	2,381 79	2,109 28
193,224,794	1,068,686 36	90,739 54	760,854 20	5,155 28	477 11
164,574,691	953,477 23	57,743 14	693,658 17	2,823 47	48 57
140,343,883	707,009 79	88,266 45	462,488 14	4,568 30	
120,454,874	442,018 68	20,982 76	340,070 87	1,201 44	40 65

COMPARATIVE STATISTICS FOR THE FIVE-YEAR PERIOD ENDING

NAME OF COMPANY	Year ending Dec. 31	Admitted assets	Surplus over liabilities	Unearned premiums
Location: dates incorporated, com- menced business and admitted to Wisconsin; name and address of Sec- retary.				
Farmers	1919	\$1,404,310 52	\$691,310 52	\$594,636 30
York, Pa. Incorporated April 6, 1853;	1918	1,257,811 65	579,660 98	583,094 82
commenced business May 16, 1853; ad-	1917	1,181,106 56	532,863 50	538,598 24
mitted Aug. 9, 1886. Secretary, A. S.	1916	1,116,968 29	514,025 50	503,394 53
McConkey. Address: 53-55 E. Market	1915	1,099,331 19	496,079 49	515,484 25
St.				
Firemens	1919	3,372,106 82	1,645,381 74	1,655,003 98
Providence, R. I. Incorporated May,	1918	3,000,452 55	1,459,327 37	1,483,521 38
1854; commenced business Sept., 1854;	1917	2,698,517 92	1,199,190 23	1,362,281 04
admitted July 8, 1912. Secretary,	1916	2,283,351 96	1,230,144 64	1,009,233 81
Charles G. Easton. Address: 10 Wey-	1915	1,953,595 87	1,098,583 93	828,591 38
bosset St.				
Fitchburg	1919	372,653 10	106,085 40	236,045 11
Fitchburg, Mass. Incorporated March	1918	295,467 03	71,039 95	195,064 03
23, 1847; commenced business Sept. 1,	1917	227,832 05	48,021 34	150,929 38
1847; admitted Sept. 30, 1910. Secretary,	1916	200,535 81	43,771 91	145,056 84
Frederick W. Porter. Address: 781 Main	1915	240,092 57	26,344 77	172,002 42
St.				
Hope	1919	1,156,967 37	507,438 04	623,224 06
Providence, R. I. Incorporated March,	1918	994,403 15	424,881 83	548,008 29
1875; commenced business April 1, 1875;	1917	859,539 12	319,998 61	488,909 48
admitted July 17, 1913. Assistant Secre-	1916	707,821 36	311,463 71	378,404 68
tary, Royal G. Luther. Address: 10 Wey-	1915	570,251 15	255,967 53	304,529 26
bosset St.				
Indiana Lumbermens	1919	1,174,603 34	763,797 22	365,778 37
Indianapolis, Ind. Incorporated April 1,	1918	954,376 21	597,416 91	318,255 79
1897; commenced business April 1, 1897;	1917	847,558 70	526,179 27	282,960 06
admitted Feb., 1905. Secretary, F. B.	1916	712,264 73	428,440 20	250,421 81
Fowler. Address: 518 N. Delaware St.	1915	600,075 45	368,884 44	222,371 97
Industrial	1919	657,963 27	344,708 71	301,722 26
Boston, Mass. Incorporated April 17,	1918	592,569 83	326,417 11	258,481 10
1890; commenced business June 1, 1890;	1917	537,428 59	271,825 53	234,361 44
admitted June 23, 1913. Secretary, Ben-	1916	455,582 80	254,248 55	192,192 34
jamin Taft. Address: 31 Milk St.	1915	380,770 30	216,997 23	160,034 70
Keystone	1919	568,347 51	258,196 22	292,770 57
Philadelphia, Pa. Incorporated Dec. 30,	1918	531,702 30	228,044 55	277,411 38
1884; commenced business Jan. 1, 1885;	1917	486,376 82	200,653 81	257,849 32
admitted Nov. 30, 1912. Assistant Secre-	1916	447,263 90	215,032 25	222,148 07
tary, Chas. H. Thomas. Address: 1333	1915	380,805 08	184,192 25	194,422 20
Chestnut St.				
Lumber	1919	1,510,917 02	1,094,184 64	379,592 90
Boston, Mass. Incorporated Feb. 13,	1918	1,305,791 67	727,259 99	340,143 17
1895; commenced business March 28,	1917	1,210,462 95	660,561 51	311,212 71
1895; admitted Jan. 1, 1904. Secretary,	1916	1,082,938 67	578,929 41	278,431 24
Harry E. Stone. Address: 141 Milk St.	1915	1,005,606 42	539,781 13	251,436 90
Lumbermens	1919	1,439,791 06	684,891 38	628,281 80
Mansfield, Ohio. Incorporated Sept. 11,	1918	1,164,935 74	568,186 82	507,651 56
1895; commenced business Oct. 10, 1895;	1917	1,091,860 06	494,750 69	464,136 23
admitted Dec. 24, 1904. Secretary,	1916	969,762 38	500,267 66	393,918 83
W. H. G. Kegg. Address: Mansfield,	1915	757,289 76	478,598 20	252,284 15
Ohio.				
Manton	1919	511,535 19	224,452 38	269,309 82
Philadelphia, Pa. Incorporated Feb.	1918	489,546 79	209,490 96	254,173 06
28, 1894; commenced business March 1,	1917	454,070 91	192,246 39	240,160 56
1894; admitted Nov. 30, 1912. Assistant	1916	404,739 51	182,945 94	211,784 10
Secretary, Chas. H. Thomas. Address:	1915	341,144 67	153,837 71	185,189 38
1333 Chestnut St.				

DEC. 31, 1919—MUTUAL COMPANIES OF OTHER STATES.—Continued.

Risks in force	Net premiums	Net losses	Returned to policy holders	WISCONSIN BUSINESS	
				Net premiums	Net losses
\$110,196,754	\$639,793 20	\$278,521 77		\$21,624 26	\$8,213 64
110,228,934	635,975 14	347,845 83		23,741 36	11,059 88
106,041,387	572,873 10	314,368 63		20,403 48	13,927 91
99,470,420	498,561 00	307,923 87		18,496 15	8,768 51
99,251,125	497,586 75	372,525 23		18,713 34	6,844 26
457,662,443	2,346,637 23	223,025 00	\$1,629,258 62	40,733 47	322 11
398,144,121	1,991,850 34	233,563 76	1,333,003 42	40,387 06	285 22
345,391,561	1,892,223 58	276,354 32	1,214,512 50	32,786 46	138 06
287,840,960	1,365,945 55	97,317 96	870,984 79	24,672 81	234 70
244,032,492	861,587 64	45,718 59	613,846 34	13,836 07	4,275 33
31,625,743	409,699 94	164,106 43	64,312 32	10,935 07	4,359 09
26,730,686	341,958 36	140,593 15	54,836 08	5,880 02	3,595 60
21,531,466	240,097 25	102,510 97	51,516 98	5,352 05	3,135 94
21,071,525	170,477 54	93,267 97	47,836 81	3,041 06	5,530 24
27,356,595	190,984 27	88,778 13	48,553 94	2,485 71	11 73
149,375,174	875,271 51	71,515 77	598,922 15	12,823 80	61 15
129,466,358	770,464 69	87,262 63	506,909 26	12,363 22	333 40
111,066,781	708,551 63	92,175 97	431,137 78	11,456 22	791 84
88,044,469	564,323 50	29,242 19	385,643 26	8,818 20	80 15
72,692,100	434,636 18	58,112 37	352,076 94	6,362 04	62 16
38,036,132	754,989 90	194,428 04	264,211 14	6,957 47	5,949 40
32,885,264	657,712 28	248,410 36	235,352 48	6,053 01	3,472 21
28,927,914	577,022 34	179,130 74	204,390 19	6,097 58	5,024 79
25,144,240	511,561 06	173,957 16	181,746 82	7,435 94	1,687 68
22,181,358	453,135 03	152,506 96	165,661 82	4,526 79	42 86
73,845,853	512,196 54	42,368 47	387,677 78	1,468 61	111 03
64,453,329	436,890 83	38,813 99	331,508 46	1,260 97	257 43
56,064,238	400,773 61	18,303 58	286,594 57	1,427 74	731 38
45,252,503	342,301 36	13,594 30	262,519 99	846 23	110 45
39,753,141	282,801 67	39,769 39	234,748 25	799 64	54 81
69,623,021	486,636 19	51,264 00	369,535 76	3,515 43	49 06
63,735,891	459,476 14	53,389 69	336,371 06	3,863 72	282 44
58,422,238	437,736 45	61,789 67	310,396 76	1,508 41	758 89
50,036,108	394,135 37	18,469 01	308,741 26	767 88	97 28
43,952,822	338,360 31	30,509 03	303,015 57	720 30	46 61
3,737,121,466	795,995 46	218,037 22	286,922 65	10,663 29	5,949 41
32,843,484	714,980 93	282,252 73	262,632 67	9,652 17	3,403 82
29,681,833	650,141 95	179,078 06	262,638 76	9,504 20	3,940 47
26,089,715	580,963 24	182,579 22	289,029 83	8,208 87	671 22
23,299,360	522,932 46	142,870 39	193,737 09	5,976 13	42 86
83,666,198	1,246,436 11	394,605 11	266,254 46	14,847 72	5,950 26
63,984,099	917,545 14	401,971 60	241,393 37	13,646 34	3,465 36
56,985,883	901,559 84	372,141 33	212,617 88	11,383 79	7,569 09
46,372,022	776,881 77	226,044 11	192,164 96	10,966 55	1,125 11
25,382,806	507,728 34	151,168 28	178,504 57	7,059 81	542 86
63,476,872	455,707 88	47,441 05	358,079 82	3,359 74	49 06
58,767,233	434,085 11	44,473 98	327,938 95	3,452 41	282 44
54,234,261	413,587 38	21,361 84	315,690 32	1,301 92	758 89
47,246,227	382,510 74	18,247 21	300,057 12	796 52	97 27
41,682,547	331,109 21	30,198 70	292,690 00	718 25	43 80

COMPARATIVE STATISTICS FOR THE FIVE YEAR PERIOD ENDING

NAME OF COMPANY	Year ending Dec. 31	Admitted assets	Surplus over liabilities	Unearned premiums
Location: dates incorporated, commenced business and admitted to Wisconsin; name and address of Secretary.				
Manufacturers	1919	\$2,134,098 92	\$1,006,477 51	\$1,082,512 34
Providence, R. I. Incorporated 1835;	1918	1,890,164 25	816,629 99	1,036,020 54
commenced business 1835; admitted	1917	1,719,106 67	613,048 99	979,473 85
Oct. 23, 1912. Secretary, Theodore P.	1916	1,529,525 43	834,433 74	672,959 77
Bogert. Address: 10 Weybosset St.	1915	1,257,929 14	634,483 42	599,526 41
Mechanics	1919	1,517,445 09	730,901 24	753,949 79
Providence, R. I. Incorporated 1871;	1918	1,362,621 03	607,462 49	729,864 55
commenced business 1871; admitted Oct.	1917	1,245,989 25	473,515 16	686,107 46
23, 1912. Secretary, Theodore P. Bogert,	1916	1,107,530 24	633,597 31	460,799 26
Address: 10 Weybosset St.	1915	901,387 01	466,700 38	417,253 30
Mercantile	1919	439,607 95	189,649 72	239,958 23
Providence, R. I. Incorporated 1884;	1918	387,670 24	166,105 94	214,764 30
commenced business 1884; admitted Oct.	1917	348,572 23	143,131 98	191,653 70
15, 1913. Secretary, Frederick N. Branch.	1916	296,002 11	121,969 80	165,845 38
Address: 10 Weybosset St.	1915	258,791 42	101,201 55	143,419 37
Merchants	1919	1,204,011 84	535,057 57	644,397 10
Providence, R. I. Incorporated 1874;	1918	1,080,816 07	458,103 98	604,552 18
commenced business 1874; admitted Jan.	1917	957,217 54	353,279 76	551,689 39
10, 1913. Secretary, Howard I. Lee. Ad-	1916	868,904 00	454,059 39	398,594 68
dress: 10 Weybosset St.	1915	739,525 40	376,227 73	336,156 77
Merchants Mutual	1919	122,250 51	35,662 11	69,936 29
Insurance Association, Redfield, So. Dakota.				
Admitted March 27, 1919. Secretary, N. S.				
Tyler. Address: 114-116 E. Holmes Street.				
Michigan Millers	1919	2,536,466 77	734,864 77	737,265 54
Lansing, Mich. Incorporated Nov., 1881;	1918	2,147,662 06	610,148 11	1,161,555 19
commenced business Nov. 1881; admitted	1917	1,873,597 50	537,143 20	653,865 81
Feb. 26, 1900. Secretary, A. D. Baker.	1916	1,638,277 68	536,199 05	454,131 42
Address: 120 W. Ottawa St.	1915	1,470,757 33	454,284 36	558,963 02
Millers Mutual	1919	1,283,662 88	819,004 71	366,886 44
Alton, Ill. Incorporated Sept. 20, 1877;	1918	1,006,319 03	654,055 63	220,313 93
commenced business Nov. 20, 1877; ad-	1917	893,029 13	599,215 67	188,078 16
mitted March 5, 1900. Secretary, G. A.	1916	729,266 10	540,077 68	131,780 48
McKinney. Address: 12 West Third St.	1915	652,855 91	453,208 51	101,252 25
Millers Mutual	1919	746,226 25	414,614 89	272,153 16
Fort Worth, Texas. Incorporated March,	1918	581,800 14	312,262 36	222,009 09
1898; commenced business July 1, 1898;	1917	460,880 69	252,046 09	163,810 20
admitted Nov. 28, 1917. Secretary, Glen				
Walker. Address: 111 W. Sixth St.				
Millers National	1919	4,020,645 31	2,148,541 44	332,850 25
Chicago, Ill. Incorporated Feb. 16, 1865;	1918	3,326,856 81	1,834,797 35	982,418 25
commenced business Sept. 1, 1869; ad-	1917	2,824,168 19	1,518,092 18	800,850 79
mitted June 16, 1887. Secretary, M. A.	1916	2,632,786 34	994,654 85	662,959 46
Reynolds. Address: 175 W. Jackson Blvd.	1915	2,319,914 24	850,605 77	551,887 56
Mill Owners	1919	323,565 06	146,067 62	169,652 06
Chicago, Ill. Incorporated Sept. 9, 1895;	1918	273,462 58	139,672 25	193,128 23
commenced business Sept. 9, 1895; ad-	1917	219,493 19	104,519 80	106,102 96
mitted Oct. 16, 1913. Secretary, C. F.	1916	190,272 44	91,625 83	94,931 17
Kent. Address: 20 W. Jackson Blvd.	1915	172,323 87	84,378 89	72,853 23
Mill Owners	1919	1,303,843 51	740,326 68	263,638 94
Des Moines, Ia. Incorporated 1875; com-	1918	1,030,814 66	575,113 25	193,128 23
menced business 1875; admitted June 3,	1917	746,723 63	437,063 81	122,357 49
1908. Secretary, J. T. Sharp. Address: 412	1916	594,465 92	353,322 36	78,877 86
Seventh St.	1915	552,592 84	357,383 79	56,823 61

DEC. 31, 1919—MUTUAL COMPANIES OF OTHER STATES.—Continued.

Risks in force	Net premiums	Net losses	Returned to policy-holders	WISCONSIN BUSINESS	
				Net premiums	Net losses
\$302,589,732	\$1,330,720 57	\$158,520 93	\$869,960 63	\$17,114 70	\$123 87
267,553,468	1,157,601 98	225,160 24	722,446 15	15,794 41	268 29
235,599,339	1,215,922 52	265,922 55	701,791 86	17,165 87	93 04
197,033,588	755,097 14	60,275 92	412,774 34	11,445 47	200 74
160,966,578	479,354 41	30,458 27	318,975 53	7,885 59	1,530 59
212,090,310	900,588 73	116,950 91	586,534 51	11,355 59	89 29
187,845,328	793,870 77	156,821 75	487,341 73	11,123 67	221 95
164,398,684	839,718 39	179,187 12	483,878 52	11,598 06	70 77
136,805,898	499,105 81	34,510 64	265,467 47	8,168 25	144 71
110,906,018	314,559 91	19,799 10	205,738 60	5,007 07	1,266 48
56,024,503	388,898 88	28,785 96	282,902 03	2,343 15	16 78
50,195,038	353,928 37	34,597 98	255,889 09	2,577 62	211 84
43,734,175	319,381 77	19,029 84	228,477 83	1,195 96	1,135 47
37,327,964	285,683 39	12,087 29	211,641 53	1,719 34	47 81
34,445,377	250,853 94	51,529 15	199,640 74	618 28	46 61
175,721,095	834,918 79	98,117 50	570,300 45	2,642 71	92 33
155,885,592	736,266 78	103,570 59	462,624 46	4,386 03	435 30
134,614,296	709,380 44	148,061 05	432,680 93	2,721 65	21 16
112,984,535	487,233 49	46,473 95	304,381 06	2,723 61	78 01
94,442,476	305,430 12	18,100 92	240,925 27	201 30	1,011 63
8,538,188	126,496 15	35,582 17	29,569 08	4,935 56	30 75
178,608,121	1,371,101 21	696,111 05	163,509 49	44,354 09	16,875 73
179,462,984	1,251,583 82	816,085 13		40,880 58	10,354 93
152,831,492	1,108,929 25	636,647 90	134,631 85	32,128 50	24,991 67
113,976,206	518,715 44	435,654 34	131,958 34	16,875 47	14,142 83
113,822,196	490,573 98	455,005 88	37,527 84	21,341 40	12,020 40
65,068,857	501,506 13	255,535 67	14,039 32	16,082 46	5,718 94
48,050,335	277,062 62	329,091 76	2,573 59	9,187 67	4,801 23
41,203,020	287,630 46	290,519 51	1,510 10	6,172 23	5,879 86
34,010,102	211,512 03	266,889 60	11,405 98	4,526 70	10,377 41
25,920,083	112,387 94	171,886 16	4,519 70	4,215 75	2,132 46
33,580,947	656,304 11	187,918 65	207,929 97	5,415 39	4,304 51
27,322,374	539,016 13	183,286 69	157,322 57	5,434 23	3,457 11
21,583,722	402,808 94	153,323 77	123,340 74	402 10	.....
234,150,648	1,850,082 40	836,983 27	80,398 61	58,686 25	17,693 16
187,422,048	1,252,821 71	688,733 23	95,522 08	49,782 76	12,379 59
159,636,904	1,015,782 24	822,390 66	88,573 20	39,595 16	23,971 00
135,958,010	797,868 55	653,387 51	80,590 86	40,528 17	38,393 62
116,000,203	590,156 16	570,513 31	79,110 44	36,687 72	15,085 11
40,402,553	291,305 68	19,633 84	193,300 75	4,264 52	113 17
31,957,001	226,331 78	11,790 82	147,186 87	4,490 81	283 40
25,285,856	180,392 84	7,978 68	127,907 35	3,871 35	601 81
21,333,046	154,092 20	9,068 60	103,862 84	3,816 64	143 43
18,328,770	122,276 35	27,342 04	95,941 06	1,293 26	536 66
58,038,363	588,877 68	311,156 20	53,552 99	16,907 88	9,627 87
42,933,761	467,869 41	215,359 14	42,792 73	12,515 57	2,850 55
30,194,031	400,710 50	224,814 23	28,012 65	9,518 60	1,312 12
22,020,149	278,953 43	167,336 35	22,051 94	7,694 38	610 37
16,731,075	239,111 07	126,220 06	16,387 85	5,500 31	781 57

COMPARATIVE STATISTICS FOR THE FIVE-YEAR PERIOD ENDING

NAME OF COMPANY Location: dates incorporated, commenced business and admitted to Wisconsin; name and address of Secretary.	Year ending Dec. 31	Admitted assets	Surplus over liabilities	Unearned premiums
Minnesota Implement Dealers Owatonna, Minn. Incorporated Sept. 1, 1904; commenced business Sept. 1, 1904; admitted Feb. 2, 1914. Secretary, C. I. Buxton. Address: 211 N. Cedar St.	1919 1918 1917 1916 1915	\$838,914 12 513,544 25 336,639 15 222,183 97 148,965 42	\$328,914 12 236,881 51 155,766 05 94,574 55 61,628 33	\$467,639 05 249,102 78 168,487 11 118,025 81 77,218 20
Narragansett Providence, R. I. Incorporated Dec. 1, 1894; commenced business Jan. 1, 1895; admitted Sept. 15, 1913. Secretary, F. N. Branch. Address: 10 Weybosset St.	1919 1918 1917 1916 1915	205,022 36 175,169 01 138,828 26 129,147 23 128,383 73	96,823 81 82,155 46 61,945 55 58,747 68 51,664 95	102,948 55 89,713 55 72,332 71 61,805 70 59,878 78
National Philadelphia, Pa. Incorporated Dec. 31, 1901; commenced business Jan. 1, 1902; admitted Nov. 30, 1912. Assistant Secretary, Chas. H. Thomas. Address: 1333 Chestnut St.	1919 1918 1917 1916 1915	209,286 90 196,238 57 186,808 36 164,416 85 135,445 11	104,986 82 94,124 88 96,650 35 88,096 12 70,347 41	97,055 23 87,483 22 82,700 36 72,438 44 64,442 32
Northwestern Seattle, Wash. Incorporated April 6, 1901; commenced business April 24, 1901; admitted Nov. 6, 1913. Secretary, M. D. L. Rhodes. Address: 208 Columbia St.	1919 1918 1917 1916 1915	1,245,826 46 892,339 39 670,310 87 486,094 21 434,820 00	480,004 03 364,379 52 248,844 60 132,744 32 109,525 21	664,813 05 450,206 67 374,073 65 317,219 04 291,731 53
Ohio Farmers LeRoy, Ohio. Incorporated Feb. 8, 1848; commenced business July 8, 1848; admitted March 4, 1913. Secretary, W. E. Haines. Address: Leroy.	1919 1918 1917 1916 1915	4,871,681 49 4,632,142 26 4,266,739 52 3,996,218 07 3,766,677 29	1,447,153 44 1,374,763 61 1,351,868 34 1,299,963 32 1,251,041 16	2,971,374 38 2,845,380 55 2,523,332 52 2,367,768 16 2,177,684 47
Ohio Millers Canton, Ohio. Incorporated June 1, 1886; commenced business Dec. 1, 1886; admitted July 10, 1912. Secretary, William H. Clark. Address: 206 Tuscarawas, W.	1919 1918 1917 1916 1915	2,154,106 93 1,649,283 75 1,272,379 30 1,147,802 43 1,017,707 75	1,003,082 25 701,212 43 450,341 57 505,213 46 667,732 84	806,120 99 674,357 38 574,365 45 439,896 88 255,191 89
Paper Mill Boston, Mass. Incorporated 1886; commenced business 1887; admitted April 23, 1914. Secretary, D. W. Lane, 31 Milk St.	1919 1918 1917 1916 1915	520,044 88 420,300 10 350,127 66 286,266 64 211,034 68	256,877 05 211,672 88 158,673 39 137,947 81 93,425 99	255,067 83 203,977 22 173,704 27 142,051 66 102,137 69
Pennsylvania Lumbermens Philadelphia, Pa. Incorporated Feb. 26, 1895; commenced business March 1, 1895; admitted May 15, 1907. Secretary, Harry Humphreys. Address: 806 Lafayette Bldg.	1919 1918 1917 1916 1915	1,300,412 06 1,190,722 91 1,025,276 22 892,122 79 779,963 80	897,551 56 754,578 65 697,445 49 595,521 38 519,573 95	264,284 17 323,028 39 295,364 60 267,297 39 246,792 39
Pennsylvania Millers Wilkesbarre, Pa. Incorporated Jan. 10, 1887; commenced business 1887; admitted Sept. 8, 1911. Secretary, John Hoffa. Address: Coal Exchange Bldg.	1919 1918 1917 1916 1915	1,085,647 98 875,686 99 707,479 03 592,902 41 552,036 06	776,462 91 625,734 39 508,473 16 434,330 22 433,579 10	254,240 00 205,876 48 169,813 27 131,072 19 109,956 96

DEC. 31, 1919—MUTUAL COMPANIES OF OTHER STATES.—Continued

Risks in force	Net premiums	Net losses	Returned to policy-holders	WISCONSIN BUSINESS	
				Net premiums	Net losses
\$52,946,469	\$906,648 89	\$192,073 37	\$201,219 63	\$41,699 30	\$17,652 37
28,753,911	502,973 12	126,713 46	118,867 53	26,386 95	
16,769,575	315,762 52	79,697 30	83,347 08	27,306 67	6,592 64
11,997,330	224,444 14	67,969 86	53,740 83	21,381 50	964 74
7,363,901	150,599 68	27,274 89	30,423 76	14,442 39	998 73
23,466,127	172,512 99	13,041 05	120,458 54	1,034 65	8 39
20,266,322	152,090 44	9,494 64	98,896 13	1,048 53	105 91
16,080,339	121,056 37	8,334 62	85,861 91	577 57	277 01
13,876,495	107,553 53	3,451 40	86,777 43	150 45	21 38
14,195,260	107,685 43	43,367 42	107,282 10	—890 14	34 82
21,697,049	169,697 31	21,940 15	125,003 50	931 39	8 39
19,415,028	158,127 20	18,234 13	120,674 45	1,423 56	105 91
18,490,170	148,742 24	7,047 73	108,754 49	422 25	258 08
15,648,718	134,764 21	4,557 63	99,414 11	407 36	6 34
13,886,581	120,101 07	13,268 06	98,432 11	310 42	12 52
90,737,142	1,643,874 37	412,542 20	415,192 68	10,367 46	9,319 23
65,336,331	1,069,272 20	235,677 92	282,289 33	9,771 08	5,014 35
56,472,859	860,453 71	176,798 30	229,839 27	7,046 70	232 08
49,445,153	650,548 38	199,272 38	206,944 30	5,216 87	626 87
51,841,694	670,804 12	270,893 60	219,739 84	3,734 09	16 84
622,669,877	2,508,523 36	1,158,094 33		38,618 48	15,050 41
598,587,872	2,562,305 68	1,243,366 18		46,032 41	23,174 36
544,925,925	2,119,215 92	1,111,119 73		47,151 93	30,573 74
493,160,873	2,005,476 92	1,138,789 46		50,001 17	34,658 52
459,774,400	1,837,686 58	897,021 80		43,874 06	25,203 92
104,877,134	1,332,681 75	809,105 54		28,288 63	6,819 08
82,630,117	1,110,164 57	832,100 16		29,598 92	10,857 08
72,582,083	875,609 43	891,483 45			12,099 12
63,610,526	569,743 33	598,370 21		18,934 96	31,452 50
39,653,293	200,189 53	262,297 56		15,964 38	1,489 17
69,098,663	439,467 34	15,431 53	309,222 81	745 81	4 65
56,293,391	347,895 88	27,198 79	239,324 32	1,541 19	188 42
47,368,667	288,355 35	11,881 85	197,389 19	451 77	9 45
40,192,394	227,523 45	26,873 26	122,297 87	1,006 03	
33,563,764	123,566 58	3,520 17	80,661 95	557 95	5 38
35,928,779	754,396 16	205,396 63	268,520 94	6,506 98	5,839 00
31,425,699	667,043 35	251,999 44	244,430 46	5,393 88	3,421 79
28,398,457	603,863 88	175,453 58	218,826 87	6,002 04	1,717 46
25,340,461	543,006 64	176,226 68	200,501 91	6,069 21	676 40
23,301,846	500,304 03	146,107 70	183,670 48	3,530 64	988 87
37,298,509	464,660 70	198,522 63		5,578 82	2,326 58
29,129,342	*376,770 85	152,878 11		5,250 06	1,979 96
24,310,639	*307,949 06	137,968 10		3,393 17	655 63
18,128,873	*220,216 63	159,515 73		1,871 98	39 00
14,861,319	*181,303 62	106,241 36		1,865 91	6 75

*Includes assessments.

COMPARATIVE STATISTICS FOR THE FIVE-YEAR PERIOD ENDING

NAME OF COMPANY Location: dates incorporate, commenced business and admitted to Weybosset name and address of Secretary.	Year ending Dec. 31	Admitted assets	Surplus over liabilities	Unearned premiums
Philadelphia Manufacturers	1919	\$1,061,632 35	\$462,059 84	\$583,033 55
Philadelphia, Pa. Incorporated Aug. 23, 1880; commenced business Nov. 1, 1880; admitted Sept. 12, 1913. Secretary, Richard H. Morris. Address: 911 Comm. Trust Bldg.	1918	942,043 25	425,238 25	500,411 30
	1917	793,421 25	318,755 28	444,824 99
	1916	664,735 54	325,998 82	328,154 20
	1915	542,045 47	282,528 61	254,873 32
Protection	1919	574,583 94	266,416 47	299,647 47
Chicago, Ill. Incorporated Aug. 31, 1887; commenced business Sept. 1, 1887; ad- mitted Oct. 16, 1913. Secretary, C. F. Kent. Address: 20 W. Jackson Blvd.	1918	477,197 73	238,010 63	235,857 67
	1917	417,319 09	189,854 71	211,573 21
	1916	366,244 17	178,793 55	183,350 62
	1915	301,062 91	158,065 61	141,257 30
Retail Hardware	1919	1,391,025 99	841,496 41	500,301 53
Minneapolis, Minn. Incorporated July 1, 1899; commenced business Jan. 4, 1900; admitted Sept. 17, 1913. Secretary, M. S. Mathews. Address: Met. Life Bldg.	1918	1,062,032 02	635,614 35	400,417 67
Rhode Island	1919	2,669,242 20	1,248,545 66	1,362,912 24
Providence, R. I. Incorporated 1848; commenced business 1848; admitted Oct. 23, 1912. Secretary, Theodore P. Bogert. Address: 10 Weybosset St.	1918	2,383,926 95	1,028,036 16	1,309,940 33
	1917	2,161,258 19	773,280 17	1,232,718 01
	1916	1,928,977 14	1,055,083 53	845,657 60
	1915	1,592,003 04	803,923 40	758,456 64
Rubber Manufacturers	1919	1,045,898 96	521,632 32	506,407 70
Boston, Mass. Incorporated Nov. 4, 1884; commenced business Jan. 15, 1885; admitted June 23, 1913. Secretary, Benjamin Taft. Address: 31 Milk St.	1918	902,227 66	467,519 25	421,875 81
	1917	781,746 36	369,745 75	366,146 52
	1916	642,838 12	336,780 47	292,487 61
	1915	531,621 61	284,214 53	241,967 69
Standard	1919	314,583 64	141,957 02	168,720 22
Philadelphia, Pa. Incorporated Dec. 21, 1892; commenced business Jan. 1, 1893; admitted Sept. 12, 1913. Secretary, E. I. Atlee. Address: Commercial Bldg.	1918	285,229 72	130,150 95	152,075 23
	1917	264,558 02	115,917 96	136,068 08
	1916	229,657 78	118,424 52	107,047 43
	1915	208,254 54	101,019 50	94,948 64
State	1919	3,527,816 14	1,607,114 11	1,842,264 23
Providence, R. I. Incorporated Feb. 26, 1855; commenced business Feb. 26, 1855; admitted Oct. 23, 1912. Secretary, Theo- dore P. Bogert. Address: 10 Weybosset St.	1918	3,132,395 39	1,300,536 94	1,770,415 85
	1917	2,832,621 81	959,548 48	1,676,950 95
	1916	2,517,869 61	1,316,717 00	1,162,292 24
	1915	2,059,377 52	965,170 01	1,053,480 46
What Cheer	1919	1,205,377 06	525,567 79	652,146 66
Providence, R. I. Incorporated May, 1873; commenced business Jan. 1, 1874; admitted July 17, 1913. Assistant Sec- retary, Royal G. Luther. Address: 10 Wey- bosset St.	1918	1,042,039 15	452,898 63	567,171 87
	1917	898,341 12	342,951 94	504,200 10
	1916	739,733 62	331,969 89	389,667 72
	1915	590,593 38	266,440 35	314,229 08
Worcester Manufacturers	1919	1,768,185 84	869,608 98	873,208 60
Worcester, Mass. Incorporated March 31, 1855; commenced business March 31, 1855; admitted May 29, 1913. Secretary, Walter A. Harrington. Address: 17 Federal St.	1918	1,510,662 38	743,461 51	748,077 58
	1917	1,287,624 02	592,536 75	650,460 58
	1916	1,075,259 41	529,372 97	524,462 08
	1915	824,578 07	397,285 05	397,050 11

DEC. 31, 1919—MUTUAL COMPANIES OF OTHER STATES.—Concluded.

Risks in force	Net premiums	Net losses	Returned to policy holders	WISCONSIN BUSINESS	
				Net premiums	Net losses
\$143,931,282	\$864,211 98	\$76,695 95	\$599,091 77	\$4,421 72	\$104 02
123,923,820	752,076 89	59,210 01	501,774 66	5,447 03	641 77
103,239,714	682,074 90	90,656 85	422,911 80	4,997 66	728 36
80,311,977	527,557 61	19,477 76	381,326 85	2,994 02	134 18
66,410,100	380,876 12	24,421 13	313,518 78	723 65	59 43
71,335,331	506,215 22	36,891 72	342,288 75	6,124 59	160 28
57,884,398	398,451 57	30,300 16	281,459 79	6,079 24	1,049 44
49,207,211	356,403 57	15,951 06	257,743 91	3,791 93	753 94
41,555,063	302,289 23	14,258 00	207,143 63	5,396 80	208 25
34,869,490	236,779 45	42,047 65	186,227 41	1,230 83	1,053 73
54,293,533	971,143 97	173,068 69	404,053 80	24,456 08	10,830 53
42,234,662	733,565 39	193,725 60	278,344 71	5,311 30	141 75
382,587,687	1,675,081 68	202,370 74	1,105,521 72	22,449 10	156 60
339,471,048	1,469,176 96	277,386 44	908,549 59	20,331 06	315 10
297,416,642	1,535,692 81	329,030 44	885,919 01	20,688 40	117 61
248,733,121	952,134 09	68,990 72	528,739 58	14,804 54	265 72
204,893,446	609,724 40	38,253 31	406,196 27	10,121 62	1,795 54
125,081,327	847,870 98	63,899 48	614,736 16	2,563 10	176 69
105,178,635	100,235 50	60,567 77	505,334 76	2,469 71	646 12
87,987,349	619,483 89	27,075 98	431,326 03	2,326 65	1,036 26
69,488,150	513,212 08	20,649 18	387,362 79	1,467 14	162 22
60,554,933	415,981 13	55,640 39	340,583 33	1,213 92	71 42
40,170,657	278,687 66	24,402 38	200,730 90	1,471 80	3 99
35,551,443	252,586 04	22,869 99	185,732 87	1,779 21	166 75
30,901,789	229,251 90	10,345 64	169,974 76	859 05	392 62
25,705,935	199,017 98	6,806 90	154,105 40	795 06	35 24
23,415,898	169,650 22	32,522 79	139,007 61	721 06	32 04
516,859,646	2,271,949 36	272,140 12	1,499,479 94	30,088 83	214 92
458,663,040	1,990,043 98	369,203 00	1,244,068 23	27,215 68	466 12
404,823,194	2,094,219 41	457,231 47	1,213,581 13	27,012 87	155 22
342,697,224	1,315,415 31	102,030 88	734,623 38	20,389 24	368 24
284,977,592	851,379 76	57,533 58	573,587 28	13,055 59	2,561 15
155,033,366	907,833 21	74,565 32	624,071 09	13,402 06	68 36
134,833,002	798,784 99	89,113 38	522,054 15	12,532 10	343 18
115,332,138	730,905 16	93,146 19	144,515 03	11,495 43	794 55
91,717,748	580,220 71	29,710 37	397,803 90	8,939 60	88 44
76,284,219	444,344 78	58,969 09	358,219 62	6,418 67	62 16
241,325,355	1,418,811 30	106,318 47	1,051,735 81	2,076 97	114 30
207,289,460	1,199,571 79	79,908 80	882,816 00	5,308 80	663 33
177,128,069	1,033,524 01	43,263 05	745,711 10	3,410 94	56 59
150,424,815	810,094 65	67,636 91	493,564 75	5,912 63	48 31
128,240,755	483,558 86	18,545 26	332,146 11	1,749 58	50 85

COMPARATIVE STATISTICS FOR THE FIVE-YEAR PERIOD

COMPANIES REPORTING

Name of company, location, dates organized and commenced business; and name of secretary.	Year ending Dec. 31	Admitted assets	Surplus over liabilities
Alma Mutual, Alma, Wis. Organized June 10, 1897; commenced business, July 27, 1897. P. E. Ibach, Secretary.	1919 1918 1917 1916 1915	\$9,707 73 9,209 43 8,868 51 8,426 83 7,947 33	\$9,443 18 9,237 43 8,868 51 8,426 83 7,947 33
American Motor Co., Janesville, Wis. Organized June 20, 1897; commenced business, June 24, 1918. C. P. Beers, Secretary.	1919 1918	121 00 43 25	121 00 43 25
Badger Mutual, Milwaukee, Wis. Organized, June 6, 1891; commenced business, June 7, 1891. W. H. Graebner, Secretary.	1919 1918 1917 1916 1915	232,331 84 213,211 20 197,644 86 177,792 84 161,776 13	179,784 74 168,370 34 155,562 93 138,016 64 125,939 32
Baraboo Mutual, Baraboo, Wis. Organized, Oct. 22, 1895; commenced business, Nov. 5, 1895. R. B. Griggs, Secretary.	1919 1918 1917 1916 1915	17,770 42 16,458 09 15,655 44 14,453 25 12,843 67	16,423 43 16,458 09 15,655 44 13,110 05 11,573 98
Campbellsport Mutual, Campbellsport, Wis. Organized, July 30, 1895; commenced business, Sept. 18, 1895. H. A. Wrucke, Secretary.	1919 1918 1917 1916 1915	58,443 46 52,186 86 45,191 46 46,773 71 41,112 04	29,787 38 25,126 80 16,695 96 20,063 43 19,109 78
Capital City Mutual, Madison, Wis. Organized, March 28, 1903; commenced business, June 2, 1903. M. H. Hovey, Secretary.	1919 1918 1917 1916 1915	15,420 59 10,168 14 2,667 68 6,557 68 5,596 15	495 28 1,405 21 2,667 68 5,357 68 5,096 15
City of Plymouth Mutual, Plymouth, Wis. Organized, 1894; commenced business, 1894. Wm. Thurman, Secretary.	1919 1918 1917 1916 1915	39,171 30 36,447 39 34,343 34 32,394 14 30,004 24	37,437 99 36,447 39 34,343 34 32,394 14 30,004 24
Cream City Mutual, Milwaukee, Wis. Organized, July 29, 1889; commenced business, Aug. 19, 1889. Julius Lambrecht, Secretary.	1919 1918 1917 1916 1915	79,840 55 72,543 47 63,368 13 56,108 51 48,252 94	57,209 51 72,543 47 63,368 13 56,108 51 48,252 94
Commercial Mutual, Mineral Point, Wis. Organized, May 27, 1901; commenced business, Oct. 1, 1901. W. H. Correll, Secretary.	1919 1918 1917 1916 1915	10,335 45 7,475 37 1,888 47 2,717 47 2,111 42	911 09 1,189 25 606 38 2,080 38 1,531 92
Druggists Mutual, Milwaukee, Wis. Organized, Jan. 1907; commenced business, Jan. 1907. W. F. Kaiser, Secretary.	1919 1918 1917 1916 1915	14,933 95 12,816 37 11,106 95 8,997 45 7,564 51	8,054 23 12,816 37 11,106 95 8,997 45 7,564 51
Economical Mutual, Fountain City, Wis. Organized Jan. 5, 1894; commenced business, Jan. 11, 1894. Edward Funke, Secretary.	1919 1918 1917 1916 1915	6,818 87 6,088 83 7,063 53 6,342 03 5,669 68	6,818 87 6,088 83 7,063 53 6,342 03 5,669 68
Furniture Dealers Ltd. Mutual, Milwaukee, Wis. Organized, Oct. 11, 1916; commenced business, Feb. 12, 1917. A. L. Gold, Secretary.	1919 1918 1917	8,245 62 4,044 87 2,391 92	4,689 30 1,664 34 568 34

ENDING DEC. 31, 1919—DOMESTIC MUTUAL FIRE INSURANCE COMPANIES

FULL LEGAL RESERVES

Total liabilities except surplus	Risks in force	Net Premiums	Net assessments	Net losses	Dividends	Disbursements
\$264 55	\$63,775 00	\$388 80		\$75 95		\$274 50
	43,700 00	201 98				210 35
	43,250 00	293 10		\$12 19		163 42
	44,350 00	296 55				121 05
	45,750 00	295 57				107 42
		2,225 87				5,920 65
		752 09				1,675 24
52,547 10	16,019,583 33	42,727 59		10,286 86		34,884 71
44,340 86	14,866,324 82	34,582 09		10,694 61		29,247 15
42,081 93	14,414,799 66	32,460 23		4,524 59		21,607 65
39,776 20	13,401,228 56	31,419 45		7,331 47		24,026 48
35,836 81	12,060,828 00	28,762 30		3,146 29		18,592 23
1,346 99	543,944 00	1,134 12		210 97		609 26
	527,744 50	1,075 68		307 60		911 11
	521,475 00	1,201 98		378 15		714 38
1,343 20	504,370 00	1,264 35		162 09		391 94
1,269 69	490,150 00	1,012 70		114 85		303 87
28,656 08	5,933,472 00	37,286 03		15,731 71		33,607 54
27,060 96	5,727,681 00	35,204 52		13,408 51		30,466 17
28,495 50	5,641,427 62	33,075 00		21,392 74		36,817 68
26,710 28	5,479,249 29	30,274 04		12,329 28		26,832 42
22,002 26	5,177,618 30	28,099 44		14,826 82		28,096 24
14,925 31	2,589,135 85	22,451 25		7,232 50		18,633 43
8,762 93	1,607,395 37	12,202 52		2,600 40		8,637 74
	1,502,290 67	10,376 08		9,162 67		14,377 48
1,200 00	1,392,613 91	9,061 21		3,634 28		8,216 16
500 00	1,203,707 49	8,042 28	\$28 56	2,408 47		6,405 81
1,733 31	782,445 00	1,848 46		305 57		974 34
	757,580 00	1,591 30		496 90		1,189 16
	697,650 00	1,390 87		480 89		984 25
	677,825 00	1,216 03		8 58		499 04
	645,425 00	1,099 05		1,324 32		1,699 82
22,631 04	5,643,218 68	24,636 21		8,141 33		19,915 96
	4,686,140 14	18,620 00		2,759 37		12,582 63
	3,963,453 93	14,212 81		2,661 71		9,919 29
	3,270,535 20	12,424 62		965 35		7,160 02
	2,468,965 22	6,805 05		1,739 62		5,131 26
9,424 36	1,306,996 58	11,949 60		4,722 65		10,733 32
6,285 16	912,384 34	8,092 45		1,779 91		6,609 46
1,282 12	803,649 26	6,608 34		5,070 76		8,225 79
637 09	738,136 54	5,345 31		2,044 50		4,739 26
579 44	562,912 11	4,922 13		1,400 95		4,450 45
6,879 72	538,550 00	6,629 24		9 14	\$2,637 99	5,116 11
	439,650 00	3,128 97		51 39	2,344 05	2,026 82
	392,450 00	4,765 83		44 78	1,400 95	1,749 74
	363,650 00	3,063 76		574 42		2,100 24
	318,700 00	2,803 46		81 77	1,241 96	1,530 75
	153,025 00	687 21				155 77
	148,250 00	690 14		1,714 80		1,894 67
	144,900 00	673 93				158 18
	142,925 00	673 50		62 01		188 34
	142,125 00	672 54				112 28
3,556 32	407,950 00	6,804 57		16 74		2,795 07
2,380 53	278,100 00	4,207 04		781 20		2,700 81
2,960 26	242,200 00	4,264 59		69 34		3,377 57

COMPARATIVE STATISTICS FOR THE FIVE-YEAR PERIOD

COMPANIES REPORTING

Name of company; location, dates organized and commenced business; and name of secretary.	Year ending Dec. 31	Admitted assets	Surplus over liabilities
General Ins. Co. Ltd., Madison, Wis.....	1919	\$18,248 72	\$4,995 53
Organized 1917; commenced business, 1918.	1918	12,432 05	7,737 02
H. L. Geisler, Secretary.			
German Evan. Luth. Mutual, Madison, Wis.	1919	24,776 84	5,366 03
Organized, Aug. 2, 1895; commenced business, Aug. 5, 1895.	1918	25,255 63	23,702 28
Herman Pfund, Secretary.	1917	23,969 24	23,951 74
	1916	9,440 61	6,910 61
	1915	11,557 03	8,514 53
German Mutual Fire Aid, Sheboygan, Wis.	1919	1,673 11	1,327 44
Organized May 18, 1906; commenced business, May 18, 1906.	1918	1,522 60	1,151 27
Wm. E. Zimmermann, Secretary.	1917	1,407 41	1,407 41
	1916	2,081 92	2,081 92
	1915	1,879 08	1,879 08
Germantown Farmers Mutual, S. Germantown, Wis.	1919	271,968 14	243,767 34
Incorporated, 1854; commenced business, 1854.	1918	303,915 27	228,532 74
J. A. Schwalbach, Secretary.	1917	289,186 98	259,920 31
	1916	272,364 47	243,373 33
	1915	253,954 14	228,828 12
Hardware Dealers Mutual, Stevens Point, Wis.	1919	710,962 22	344,899 56
Organized, April 8, 1904; commenced business, April 8, 1904.	1918	505,158 11	236,478 24
P. J. Jacobs, Secretary.	1917	356,719 88	168,469 48
	1916	247,148 04	122,861 80
	1915	212,836 14	89,195 43
Herman Farmers Mutual, Iron Ridge, Wis.	1919	88,261 31	27,705 05
Incorporated, March, 1856; commenced business, March, 1857	1918	83,572 20	28,495 68
H. F. Ringle, Secretary.	1917	83,802 87	25,656 29
	1916	86,206 17	27,017 99
	1915	82,792 62	29,582 21
Jewelers Mutual, Milwaukee, Wis.	1919	35,957 94	17,778 78
Organized, March 12, 1913; commenced business, June 1, 1914.	1918	22,619 93	13,026 30
A. W. Anderson, Secretary, Neenah, Wis.	1917	14,224 79	7,604 57
	1916	7,553 08	4,666 62
	1915	3,675 16	2,298 36
Kewaskum Mutual, Kewaskum, Wis.	1919	44,096 34	20,422 47
Organized, Aug. 7, 1901; commenced business, Oct. 26, 1901.	1918	35,905 80	13,721 95
Joseph Schmidt, Secretary.	1917	33,069 63	11,286 31
	1916	34,228 27	15,483 47
	1915	33,185 20	15,164 30
La Crosse Mutual, La Crosse, Wis.	1919	12,987 37	5,802 13
Organized, Feb. 4, 1907; commenced business, Oct. 5, 1907.	1918	7,983 55	7,983 55
H. W. Livingston, Secretary.	1917	4,974 71	4,971 71
	1916	3,713 25	3,713 25
	1915	2,072 02	2,072 02
Limited Mutual Conditional Sales Ins. Co., Milwaukee, Wis.	1919	237 47	55 57
Organized May 28, 1919; commenced business, Sept. 29, 1919.			
C. R. Gether, Secretary, 625 Grand Ave.			
*American Mutual Fire Ins. Co., Milwaukee, Wis.	1919	21,637 78	11,862 05
Organized, April 1, 1905; commenced business, April 1, 1905.	1918	19,964 95	10,088 41
Ernst von Briesen, Secretary.	1917	20,952 63	19,945 39
	1916	17,525 93	17,175 95
	1915	15,358 06	11,196 06

*Formerly Lutheran Mutual Home.

ENDING DECEMBER 31, 1919—DOMESTIC MUTUAL FIRE INSURANCE COMPANIES

FULL LEGAL RESERVES

Total liabilities ex- cept surplus	Risks in force	Net premiums	Net assessments	Net losses	Dividends	Disburse- ments
\$13,253 19	\$1,502,339 00	\$12,470 90		\$3,574 95		\$10,569 97
4,695 03	928,078 34	7,767 21		1,804 02		12,470 90
19,410 81	2,661,778 00	26,140 82		6,824 59		10,495 17
1,553 35	2,891,258 00	8,610 23		4,936 35		8,489 97
17 50	2,836,310 00	7,522 53	\$18,341 27	8,566 94	\$322 72	12,026 75
2,530 00	2,981,559 00	8,501 43		8,209 31	328 54	11,131 45
3,042 50	2,927,607 00	8,300 60		4,119 24	348 17	7,223 57
345 67	187,515 00	212 35		2 63		128 22
371 33	185,825 00	263 51		42 60		186 88
	172,660 00	295 80		897 18		1,023 81
	173,360 00	258 01		11 00		128 58
	174,935 00	237 38				118 73
28,200 80	5,190,582 00	27,513 59		7,518 53	50,000 00	72,818 41
75,332 53	4,809,302 00	23,203 01		8,490 92		22,273 58
29,266 67	4,734,666 00	23,410 93		7,033 44		18,900 79
28,991 14	4,520,107 00	24,698 36		6,375 86		17,970 84
25,126 02	4,200,186 00	23,522 97		3,778 96	50,000 00	64,684 71
366,062 66	35,450,077 00	679,502 30		132,151 21	244,699 74	494,476 70
268,679 87	25,575,251 00	483,955 08		117,117 64	159,978 89	352,000 31
188,250 40	18,508,927 00	335,125 53		65,138 08	117,608 85	239,107 05
124,286 24	13,406,297 00	239,401 80		90,398 92	97,099 12	219,312 91
121,606 56	11,094,075 00	199,090 57		56,858 28	81,049 99	160,875 42
60,556 26	12,611,198 00	42,590 99		23,284 39		41,319 69
55,076 52	11,592,195 00	33,643 08		23,965 03		36,987 91
58,146 58	12,233,017 00	31,633 61		25,248 33		37,380 48
59,188 18	12,135,609 00	33,755 90		20,536 49		33,228 00
53,210 41	12,152,690 00	32,036 22		11,526 13		22,002 48
18,179 16	2,284,775 00	32,549 46		5,748 28	5,303 87	20,282 13
9,593 63	1,276,400 00	17,601 52		1,635 50	3,170 01	9,925 46
6,620 22	814,250 00	11,006 99		754 43	1,597 57	4,586 51
2,886 62	419,450 00	5,557 79		111 28	706 61	2,950 32
1,376 80	221,850 00	2,843 62		93 18	369 10	1,191 75
23,673 87	4,748,719 00	26,979 66		7,396 05		20,630 51
22,183 85	4,621,989 00	25,803 32		11,632 41		24,442 47
21,783 32	4,637,450 00	23,948 94		15,695 67		26,313 57
18,744 80	4,577,260 00	22,239 28		12,105 74		22,678 47
18,020 90	4,397,370 00	21,481 02		9,193 77		18,644 04
7,185 24	1,111,712 00	10,312 27		2,226 50		6,189 76
	780,270 63	7,162 00		1,146 85		4,303 69
3 00	642,308 16	5,646 16		1,756 04		4,284 90
	526,276 63	4,291 10		874 57		2,743 95
	414,710 22	3,560 14	345 02	1,059 30		2,707 53
181 90		363 80				126 33
9,775 73	4,026,523 00	6,744 08		2,400 85		5,620 03
9,876 54	3,786,328 33	6,333 50		4,783 70		8,512 90
1,007 24	3,355,951 33			967 12		4,055 78
349 98	3,011,891 33	5,395 24		1,581 95		4,370 39
4,162 00	2,801,833 00	4,656 20		854 57		3,182 12

COMPARATIVE STATISTICS FOR THE FIVE-YEAR PERIOD

COMPANIES REPORTING

Name of company, location, dates organized and commenced business; and name of secretary.	Year ending Dec. 31	Admitted assets	Surplus over liabilities
Manitowoc Mutual, Manitowoc, Wis.	1919	\$50,419 41	\$28,798 85
Organized, Nov. 27, 1897; commenced business, Jan. 21, 1898.	1918	44,459 73	43,353 28
J. F. Sladkey, Secretary.	1917	38,240 35	38,240 35
	1916	37,326 82	37,326 82
	1915	34,972 11	34,972 11
Market Mens Ltd. Mutual, Milwaukee, Wis.	1919	4,319 87	1,819 47
Organized, Sept. 29, 1917; commenced business, Dec. 31, 1917.	1918	1,804 62	841 32
Emil Priebe, Secretary.	1917	1,729 47	633 39
Mayville Mutual, Mayville, Wis.	1919	14,705 80	1,964 17
Organized, April 15, 1901; commenced business, July 15, 1901.	1918	11,970 69	11,670 69
Geo. Janssen, Secretary.	1917	10,435 23	10,385 23
	1916	10,226 75	9,276 75
	1915	8,625 51	8,625 51
Menomonie Mutual, Menomonie, Wis.	1919	18,124 31	16,177 04
Organized, 1894; commenced business, 1894.	1918	16,390 45	16,390 45
H. C. Inenfeldt, Secretary.	1917	17,824 45	17,824 45
	1916	18,968 37	18,968 37
	1915	17,433 43	17,433 43
Milwaukee Mutual, Milwaukee, Wis.	1919	29,177 67	18,434 98
Organized, April 15, 1901; commenced business, Aug. 1, 1907.	1918	9,442 42	8,942 42
Henry Oppenorth, Secretary.	1917	7,387 80	7,387 80
	1916	5,518 18	5,518 18
	1915	3,519 23	3,519 23
Motor Vehicle Mutual, Juneau, Wis.	1919	5,850 38	4,187 34
Organized, Nov. 29, 1912; commenced business, Dec. 1, 1912.	1918	4,635 90	3,190 29
H. A. Henning, Secretary.	1917	3,667 69	1,848 86
	1916	3,562 27	1,345 77
	1915	2,442 02	—647 96
Mutual Church, Milwaukee, Wis.	1919	13,662 94	4,285 83
Organized, Dec. 12, 1891; commenced business, Dec. 1891.	1918	12,019 05	10,512 95
Henry P. Magill, Secretary.	1917	10,630 56	7,032 32
	1916	13,456 38	11,656 58
	1915	12,131 80	11,151 28
Mutual—City of Waukesha, Waukesha, Wis.	1919	18,820 52	16,063 31
Organized, May 2, 1889; commenced business, May 12, 1889.	1918	17,255 83	17,255 83
John Brehm, Secretary.	1917	15,322 33	15,322 33
	1916	13,863 36	13,863 36
	1915	12,307 15	12,307 15
Neshkoro Business Mens Mutual, Neshkoro, Wis.	1919	4,409 46	3,894 46
Organized, Jan. 20, 1896; commenced business, Feb. 6, 1896.	1918	3,549 85	3,549 85
Robert R. Wegenke, Secretary.	1917	3,257 51	3,257 51
	1916	2,839 09	2,839 09
	1915	3,261 59	3,261 59
Portage Mutual Cooperative, Portage, Wis.	1919	1,750 24	599 40
Organized, March 4, 1897; commenced business, June 1, 1897.	1918	2,246 70	2,213 48
W. J. Scott, Secretary.	1917	1,938 99	1,938 99
	1916	1,602 65	1,602 65
	1915	1,308 36	1,308 36
Retail Dealers Ltd. Mutual, Manitowoc, Wis.	1919	23,368 75	3,207 39
Organized, as Liquor Dealers, Dec. 16, 1909; commenced business, April 1, 1910. W. M. Willinger, Secretary.	1918	13,624 18	—858 29
	1917	11,267 80	—816 17
	1916	9,686 83	313 10
	1915	4,367 70	105 35
Retail Lumbermens Mutuai, Milwaukee, Wis.	1919	88,881 11	73,827 98
Wis. Retail Lbr. Dealers, organized, Dec. 2, 1904; commenced business, Jan. 1, 1905. Retail Lbr. Dealers, organized, April 18, 1895; commenced business, April 23, 1897.	1918	79,360 26	63,407 01
D. S. Montgomery, Secretary.	1917	63,240 48	49,010 24
	1916	54,993 61	41,686 01
	1915	41,164 55	29,945 00

ENDING DECEMBER 31, 1919—DOMESTIC MUTUAL FIRE INSURANCE COMPANIES

FULL LEGAL RESERVES

Total liabilities except surplus	Risks in force	Net premiums	Net assessments	Net losses	Dividends	Disbursements
\$20,908 98	\$3,713,280 00	\$26,056 08		\$12,106 55		\$22,596 90
1,106 45	3,699,710 00	26,513 27		11,294 84		22,002 03
	3,635,089 00	22,692 26		14,159 20	\$30 17	22,866 49
	3,552,686 00	21,117 07		11,641 38		19,694 25
	3,453,017 00	20,619 72		14,262 85	49 31	22,335 08
2,480 95	301,400 00	4,117 90				1,654 51
963 30	135,900 00	1,647 77		154 15		1,597 34
1,096 08	84,850 00	1,110 79				906 72
12,762 18	2,662,801 92	17,699 36		6,615 75		15,266 96
300 00	2,239,019 12	14,206 15		5,604 90		12,905 49
50 00	1,983,872 15	13,720 82		6,759 27		12,857 50
950 00	1,723,346 09	11,391 20		4,326 10		9,970 86
	1,386,902 39	9,355 40	\$31 97	4,754 58		9,291 69
1,947 27	625,993 00	1,727 78		54 97		669 97
	584,083 00	1,678 08		2,941 52		3,528 54
	540,410 00	1,787 67		3,431 71		4,010 54
	498,205 00	1,629 45		432 11		965 26
	466,745 00	1,527 78		522 47		997 46
11,134 45	1,966,816 00	16,658 58		3,531 84		11,013 23
500 00	1,373,198 00	9,848 23		3,436 51		8,164 53
	1,043,768 00	6,622 88		1,490 72		4,744 78
	822,812 00	4,571 06		779 68		2,770 44
	710,580 80	4,157 86		1,326 14		3,214 81
1,389 83	224,518 50	2,705 26		373 56		1,764 96
1,445 61	217,003 00	2,813 88		375 00		1,815 75
1,818 83	213,619 16	3,165 59		1,177 30		2,891 63
2,216 50	331,842 00	3,825 15		896 00		2,642 72
3,089 98	381,225 00	4,684 59		3,057 21		5,761 90
9,388 34	3,243 099 00	10,870 00		4,484 78	448 05	9,399 08
1,506 10	3,019,450 00	12,542 31		7,281 60	352 36	11,282 82
3,598 24	2,814,442 00	9,425 49		7,407 31	412 74	12,395 15
1,799 80	2,356 632 00	3,280 39		2,007 41	372 93	6,229 77
980 52	1,101,367 00	5,146 14		2,551 69	385 27	4,442 74
2,956 81	1,272,050 00	2,526 59		393 82		1,434 47
	1,168,750 00	2,707 74		303 91		1,396 80
	1,057,150 00	2,312 19		379 60		1,343 92
	994,175 00	1,904 33		289 21		1,005 89
	942,325 00	1,971 38		91 02		623 07
515 00	1,915,347 00	6,988 78		5,353 10		6,184 79
	1,806,361 00	638 64	2,565 09	1,758 46		2,984 39
	1,692,608 00	641 00	2,459 50	1,714 72		2,787 08
	1,529,260 00	654 30	2,334 63	2,513 00		4,071 43
	1,313,658 00	409 73	1,915 53	888 00		1,568 77
1,157 92	213,749 00		1,801 43	1,662 89		3,133 80
34 22	164,632 08	1,257 43		563 32		1,027 15
	79,182 08	514 78				233 54
	74,897 00	428 83				200 54
	76,510 41	408 54				195 55
20,161 36	3,378,725 00	31,944 36		14,890 72		35,444 05
14,483 09	2,650,503 81	26,062 52		11,695 87		25,820 20
12,083 97	2,321,221 13	20,660 19				19,143 91
9,373 73	1,860,919 30	16,289 06		6,082 26		13,469 93
4,262 35	749,613 04	7,646 22		2,302 34		5,806 01
16,572 12	3,033,522 00	33,155 41		9,491 17	10,317 29	28,907 23
15,953 25	2,744,437 50	29,474 49		1,483 79	10,981 14	17,987 54
14,230 24	2,606,487 50	27,065 06		6,640 88	10,239 40	21,504 66
13,307 60	2,475,722 00	25,361 88		871 28	8,351 11	13,707 52
11,219 55	2,117,322 21	29,926 90		5,791 86	28,161 71	37,484 38

COMPARATIVE STATISTICS FOR THE FIVE-YEAR PERIOD

COMPANIES REPORTING

Name of company, location, dates organized and commenced business; and name of secretary.	Year ending Dec. 31	Admitted assets	Surplus over liabilities
Security Mutual Insurance Co., Ltd. Organized, Dec. 27, 1918; commenced business, Jan. 2, 1919. Henry Opgenorth, Secretary, M. & M. Bank Bldg., Milwaukee.	1919	\$14,653 97	\$9,288 56
Sheboygan Falls Mutual, Sheboygan Falls, Wis. Organized May 3, 1889; commenced business, Aug. 18, 1889. J. Bauernfeind, Secretary.	1919	30,517 38	6,834 82
	1918	24,974 88	22,418 23
	1917	20,700 82	17,246 29
	1916	23,644 30	20,771 18
	1915	17,986 98	16,365 67
Theresa Insurance Co., Ltd., Mutual, Theresa, Wis. Organized, Jan. 28, 1895; commenced business, March 4, 1895 Nathan Haessly, Secretary.	1919	20,018 63	286 83
	1918	13,385 51	12,885 51
	1917	9,001 99	7,801 99
	1916	13,112 72	12,632 72
	1915	13,524 93	13,024 93
West Bend Mutual, West Bend, Wis. Organized, April 13, 1894; commenced business, May 1, 1894. Chas. S. Leins, Secretary.	1919	117,509 24	77,835 43
	1918	106,361 22	68,096 55
	1917	105,125 04	62,257 93
	1916	91,713 47	56,132 47
	1915	80,816 68	47,886 94
Wisconsin Automobile Mutual, Monroe, Wis. Incorporated, July 21, 1916; commenced business, Nov. 1, 1916. G. W. Wilkinson, Secretary.	1919	79,122 13	20,593 68
	1918	37,882 76	7,882 93
	1917	15,118 19	1,154 54
	1916	1,690 12	269 67
Wisconsin Church Mutual, Merrill, Wis. Organized, March 4, 1897; commenced business, June 3, 1897. W. H. Dicke, Secretary.	1919	57,546 94	15,649 60
	1918	50,368 95	48,418 95
	1917	61,832 24	59,232 24
	1916	53,454 95	53,379 95
	1915	47,699 45	47,449 45

ENDING DECEMBER 31, 1919—DOMESTIC MUTUAL FIRE INSURANCE COMPANIES

FULL LEGAL RESERVES

Total Liabilities	Risks in force	Net premiums	Net assessments	Net losses	Dividends	Disburse- ments
\$5,365 41	\$854,906 00	\$8,707 42		\$75 03		\$4,545 74
23,682 56	3,839,262 30	31,755 04		15,788 51		29,224 50
2,556 65	3,830,559 51	30,250 35		14,161 42		28,287 47
3,454 53	3,735,685 09	27,759 78		15,525 69		26,549 78
2,873 12	4,002,809 11	24,976 57		13,801 03		23,881 48
1,621 31	3,333,786 56	23,599 88	\$0 67	12,691 98		23,093 98
19,731 80	3,270,705 56	28,606 62		9,240 66		23,902 82
500 00	3,085,307 53	25,386 41		8,385 50		20,518 48
1,200 00	2,961,061 45	22,831 38		15,128 58		30,285 33
480 00	2,856,775 27	18,781 36		9,406 67		19,860 29
500 00	2,793,685 62	17,934 25	110 90	8,084 30		17,878 32
39,673 81	9,986,961 00	41,217 44		13,599 30		37,931 20
38,264 67	9,785,892 00	38,562 89		16,670 75		45,499 28
42,867 11	9,605,308 00	35,611 38		15,969 20		32,855 40
35,581 00	9,516,489 00	35,201 10		12,725 76		28,989 28
32,929 74	9,046,694 00	34,179 43		13,501 13		28,813 45
58,528 45	5,886,033 28	78,587 79		12,940 08		40,718 71
29,999 83	4,264,459 21	41,866 77		4,930 81		20,178 06
13,963 65	3,840,266 00	26,701 51		3,127 65		13,569 65
1,420 45	416,775 50	2,868 40				1,179 95
41,897 34	6,380,447 00	20,791 75		10,157 49		15,170 45
1,950 00	6,046,663 09	18,883 77		28,483 94		32,358 70
2,600 00	5,793,929 25	16,923 50		6,944 25		10,151 25
75 00	5,530,050 00	15,140 29		7,420 19		10,720 83
250 00	5,279,316 87	14,234 65		7,076 68		10,394 78

UNIVERSITY OF ILLINOIS LIBRARY

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COMPARATIVE STATISTICS FOR THE FIVE-YEAR PERIOD

COMPANIES NOT REPORTING

Name of company, location, dates organized and commenced business; and name of secretary.	Year ending Dec. 31	Admitted assets	Balance over liabilities reported
Citizens Mutual, Janesville, Wis. Organized, April, 1897; commenced business, May, 1897. G. A. Jacobs, Secretary.	1919 1918 1917 1916 1915	\$18,779 24 9,793 88 8,448 00 12,913 79 9,720 58	\$15,101 91 9,433 88 4,570 71 12,068 00 9,658 31
DeForest Mutual, DeForest, Wis. Organized, March 20, 1896; commenced business, May 25, 1896.	1919 1918 1917 1916 1915	8,788 35 4,236 10 3,191 56 4,638 53 3,350 48	7,731 43 3,401 18 754 90 2,610 94 2,497 68
*Garage Owners, Janesville, Wis. Organized, Feb. 26, 1904; commenced business, March 23, 1904. G. A. Jacobs, Secretary.	1919 1918 1917 1916 1915	5,075 28 2,132 30 1,536 86 3,729 82 3,043 75	3,661 84 2,132 30 —837 11 3,315 13 3,043 75
German Mutual, Manitowoc, Wis. Organized, March 18, 1889; commenced business, March, 1889. Herman Strothoff, Secretary.	1919 1918 1917 1916 1915	10,713 51 9,702 18 13,959 44 13,119 99 11,932 30	10,713 51 9,702 18 13,959 44 13,119 99 11,932 30
Grant County Mutual, Bloomington, Wis. Organized, March 17, 1896; commenced business, April 1, 1896. S. A. Hatch, Secretary.	1919 1918 1917 1916 1915	631 01 1 36 —287 29 91 50 —248 27	631 01 1 36 91 50
Mutual Fire, Bloomington, Wis. Organized, April 15, 1905; commenced business, June 12, 1905. S. A. Hatch, Secretary.	1919 1918 1917 1916 1915	174 85 111 83 277 94	174 85 111 83 —888 35 —1,533 57
New Cyclone and Fire Insurance Co. Organized, Nov. 27, 1917; commenced business, April 7, 1919. Chas. Sanders, Secretary, Tomahawk Lake.	1919	1,799 44	1,358 12
Northwestern Cheesemakers Mutual, Juneau, Wis. Organized, Feb. 1, 1896; commenced business, April, 1896. Geo. W. Morse, Secretary.	1919 1918 1917 1916 1915	1,712 32 1,676 55 1,905 99 53 04 862 41	962 63 1,676 55 1,905 99 53 04 862 41
Richland County Mutual, Lone Rock, Wis. Organized, Jan. 19, 1904; commenced business, April 9, 1904. S. M. Peebles, Secretary.	1919 1918 1917 1916 1915	805 49 519 16 —43 08 1,512 49 24 09	763 52 519 16 387 03 179 95 —575 91
River Falls Mutual, River Falls, Wis. Organized, May 1, 1897; commenced business, May 19, 1897. J. H. Grimm, Secretary.	1919 1918 1917 1916 1915	294 28 47 87 42 43 19 93 44 83	294 28 —202 13 —472 57 —573 07 —755 08
Watertown City Mutual, Watertown, Wis. Organized, Oct. 26, 1896; commenced business, Aug. 2, 1897. H. R. Moldenhauer, Secretary.	1919 1918 1917 1916 1915	2,698 26 2,414 54 1,172 85 755 90 1,390 14	2,591 71 2,414 54 1,172 85 755 90 890 14
Wisconsin Ltd., Mutual, Milwaukee, Wis. Organized, Nov. 12, 1905; commenced business, Nov. 15, 1905. P. Berndt, Secretary.	1919 1918 1917 1916 1915	726 83 634 03 3,868 85 2,418 16 1,246 58	726 83 634 03 3,218 62 —981 84 246 58

*Formerly Bower City.

ENDING DECEMBER 31, 1919—DOMESTIC MUTUAL FIRE INSURANCE COMPANIES

FULL LEGAL RESERVES

Liabilities reported	Risks in force	Net premiums	Net assessments	Net losses	Dividends	Disbursements
\$3,677 33	\$3,699,047 00	\$30,879 70		\$11,220 00		\$24,558 91
360 00	3,240,234 87	25,171 28		12,691 43		23,707 09
3,867 29	3,141,966 45	23,582 97		17,978 62		28,248 36
845 79	2,872,751 18	20,406 26		8,969 63		17,766 67
62 27	2,388,844 75	16,887 93	\$60 23	9,262 76		17,038 82
232 61	2,026,439 00	18,143 58		13,273 80		22,297 86
834 92	2,049,481 42	17,451 00		8,323 47		16,087 03
2,436 66	1,842,846 25	15,026 84		9,638 25		16,572 05
2,027 59	1,711,267 82	12,808 14		5,770 48		11,851 80
852 80	1,479,424 00	11,176 88	8 74	5,241 54		10,402 74
663 44	1,246,266 00	12,713 71		5,418 16		10,253 44
	1,183,172 56	10,913 63		5,263 25		10,950 21
714 67	1,074,522 38	9,743 43		8,341 16		11,822 72
414 69	950,809 96	8,140 46		4,189 73		7,559 94
	702,468 63	6,141 24	6 17	3,551 33		5,847 43
	371,995 00	1,088 33		27 90		488 91
	358,470 00	4,007 52		246 84	\$4,643 82	699 17
	340,570 00	612 49		7 70		308 73
	329,770 00	991 77		5 00		263 48
	299,050 00	426 40		31 80		262 38
	921,082 00	606 69	2,776 90	1,790 67		5,054 67
	955,437 00	925 35	3,706 50	2,912 76		7,543 20
287 29	991,742 00	1,012 30	5,126 95	4,888 29		9,021 33
	986,412 00	687 99	2,677 40	1,885 41		5,672 12
248 27	986,084 00	1,025 78	2,161 43	2,114 62		5,504 61
	631,516 00	450 55	1,379 27	959 03		2,892 79
60 97	622,991 00	579 35	982 55	845 82		1,739 09
	605,866 00	754 70	2,679 03	1,684 20		4,242 19
1,170 60	603,351 00	679 10	2,389 52	2,263 79		5,634 66
1,811 51	579,415 00	549 13	983 34	307 77		2,112 37
441 32	314,313 00	2,639 14		1,000 00		1,583 59
	819,386 00	5,561 47		2,689 53		5,585 57
	764,463 27	5,682 57		3,120 69		5,779 09
	601,871 17	4,188 22		406 50		1,989 01
	546,164 00	3,486 92		2,490 19		4,145 92
	417,805 01	2,814 78		1,497 60		2,940 61
	243,124 00	317 26	1,094 33	657 62		1,147 86
	249,365 00	162 00	1,301 25	481 95		1,329 48
344 03	262,607 00	275 47	2,237 55	1,523 69		3,640 41
1,511 97	268 982 00	356 19	2,713 70	2,032 52		4,623 41
600 00	272,737 00	200 01	2,177 33	1,363 16		3,433 61
	258,520 00	358 60	1,020 33	730 00		1,502 52
250 00	300,800 00	422 67				419 23
515 00	328,920 00	285 29		101 00		262 79
593 00	432,391 00	982 13	2,436 12	2,536 88		3,349 25
799 91	492,938 00	1,599 63		2,501 50		3,128 37
106 55	1,197,398 00	9,093 92		4,380 89		8,741 05
	1,027,763 18	8,260 44		2,993 91		6,934 85
	903,392 28	6,200 58		2,784 76		6,265 70
	797,362 82	5,335 55		3,556 79		6,961 32
500 00	693,668 11	4,512 88	28 94	2,211 07		4,616 47
	309,770 40	2,384 43		906 57		2,993 89
	319,805 82	2,469 68		2,538 10		3,698 07
650 00	365,062 84	2,623 44	403 70	2,113 94		7,190 76
3,400 00	522,393 40	4,107 81	2,756 80	4,927 49		9,067 19
1,000 00	326,089 82	3,058 39		1,154 85		3,833 34

TABLE I—INCOME—DECEMBER 31, 1919—

NAME OF COMPANY AND LOCATION	Ledger assets Dec. 31, 1918 (2)	GROSS PREMIUMS		
		Fire	Marine	Fire
Concordia, Milwaukee, Wis.....	\$3,354,826 24	\$3,478,671 52	\$80,808 65	\$524,003 43
Milwaukee Mechanics.....	6,066,172 87	4,472,685 03	447,213 25	465,780 86
Northwestern National.....	9,345,112 22	5,203,118 95	2,192,563 19	693,914 93
State Insurance Fund.....	154,573 78	136,848 32		2,935 51
Total Stock Fire of Wisconsin.....	\$18,920,685 11	\$13,291,323 82	\$2,720,585 09	\$1,686,634 73
STOCK FIRE COMPANIES				
Aetna, Hartford, Conn.....	\$32,797,601 63	\$25,366,636 11	\$8,873,315 98	\$3,627,322 63
Agricultural, Watertown, N. Y.....	6,296,336 12	5,295,059 57	1,416,960 92	1,231,807 29
Alleghannia, Pittsburgh, Pa.....	2,325,155 87	1,985,063 25		335,898 86
Alliance, Philadelphia, Pa.....	3,979,170 29	3,469,261 76	528,615 79	771,721 78
American Alliance, N. Y. City.....	3,365,836 31	6,158,848 89	223,076 22	3,505 415 90
American Central, St. Louis, Mo.....	5,048,888 90	6,475,856 72	739,267 38	3,263,893 89
American Druggists, Cincinnati, O.....	559,496 63	298,767 40		69,336 48
American Eagle, New York City.....	3,115,646 48	6,829,110 68	635,326 84	3,603,593 51
American Ins. Newark N. J.....	14,286,868 65	10,207,640 87	1,311,715 33	1,780,300 84
American National, Columbus, O.....	799,935 92	780,852 87	27,220 77	265,606 12
Assurance Co. of America.....	954,414 83	796,320 52	269,038 50	278,417 20
Automobile, Hartford, Conn.....	9,126,621 64	7,779,822 14	8,837,542 52	2,047,294 99
Bankers and Shippers Ins. Co.....	2,500,000 00	1,033,655 55	1,191,214 76	369,486 84
Boston, Boston, Mass.....	11,007,623 99	7,720,356 36	5,650,659 11	1,995,424 71
Buffalo, N. Y. City.....	3,410,405 90	1,281,000 69		159,158 98
California, San Francisco, Cal.....	1,918,119 31	2,225,251 12	518,993 74	641,982 64
Camden, Camden, N. J.....	5,416,536 03	6,177,186 51	438,492 94	989,428 18
Central National, Des Moines, Ia.....	970,721 75	469,039 96		77,262 83
Citizens, St. Louis, Mo.....	1,207,684 86	3,853,181 77	93,983 93	2,680,409 04
City of New York, N. Y. City.....	2,142,125 48	2,329,178 53	527,198 45	621,853 70
Cleveland National, Cleveland, O.....	1,652,233 00	1,521,815 80	10,104 10	446,496 02
Colonial Assurance, N. Y. City.....	713,071 75	603,527 77	160,092 25	150,947 23
Columbia, Jersey City, N. J.....	1,601,858 48	205,556 40	1,329,957 40	56,144 38
Columbian, Indianapolis, Ind.....	547,413 71	524,025 63	1,003 19	111,018 77
Columbian National, Detroit, Mich.....	1,713,478 88	1,403,049 41	19,077 30	240,594 87
Commerce, Albany, N. Y.....	841,499 87	477,499 52		113,603 96
Commercial Union, N. Y. City.....	1,713,542 03	2,002,964 09	246,872 40	559,065 19
Commonwealth, N. Y. City.....	3,746,756 54	3,501,493 41	497,150 42	991,913 86
Connecticut, Hartford, Conn.....	9,936,531 71	9,037,786 19	885,812 64	1,661,330 75
Continental, N. Y. City.....	36,325,938 40	21,365,572 72	2,495,328 46	3,588,751 86
County, Philadelphia, Pa.....	972,211 56	1,084,433 84		590,370 53
Detroit F. & M., Detroit, Mich.....	2,807,673 10	1,884,603 84	11,249 49	347,280 69
Dubuque, F. & M., Dubuque, Iowa.....	2,417,832 29	2,376,168 17		496,350 25
Equitable, F. & M. Providence, R. I.....	1,874,149 96	2,794,553 23	396,978 22	1,607,464 86
Eureka F. & M., Cincinnati, O.....	474,513 44	221,860 60		59,579 56
Federal, Jersey City, N. J.....	6,751,868 72	1,570,999 14	11,787,047 07	415,945 94
Federal Union, Chicago.....	608,706 28	796,794 70	179,298 30	347,280 69
Fidelity—Phenix, N. Y. City.....	22,416,036 77	18,662,980 70	2,011,693 26	3,045,105 12
Fire Association, Philadelphia, Pa.....	13,842,067 83	12,345,160 60	1,038,495 06	2,395,806 26
Fireman's Fund, San Francisco, Cal.....	18,405,984 69	12,884,591 09	16,376,266 11	2,646,261 31
Firemens, Newark, N. J.....	6,790,837 00	7,340,896 64	866,583 48	1,693,776 78
Franklin, Philadelphia, Pa.....	4,287,815 02	6,442,467 15	2,862,177 36	4,698,150 28
Girard F. & M. Philadelphia, Pa.....	2,831,621 30	2,560,205 07	125,365 44	561,079 25
Glens Falls, Glens Falls, N. Y.....	8,306,883 06	6,523,912 39	2,374,447 04	1,509,028 93
Globe and Rutgers, N. Y. City.....	30,566,545 72	22,858,159 39	5,670,381 98	4,406,504 34
Globe, Pittsburgh, Pa.....	1,197,578 59	852,283 34		154,485 09

WISCONSIN STOCK FIRE COMPANIES.

REINSURANCE (6)	RETURN PREMIUMS (6)		Net Premiums (7)	Perpetual Premiums (8)	INTEREST	
Marine	Fire	Marine			Mortgage loans (9)	Collateral loans (10)
\$569 53	\$551,208 42		\$2,483,698 79		\$57,532 45	
49,181 99	615,969 83	\$24,952 48	3,764 013 12		72,734 66	
627,211 50	593,553 62	395,751 11	5,085,250 98		85,603 53	
			133,912 81			
\$676,963 02	\$1,760,731 87	\$420,703 59	\$11,466,875 70		\$215,870 64	

OF OTHER STATES

\$3,992,625 45	\$3,549,520 31	\$1,037,494 53	\$22,032,989 17	\$2,003 05		\$878 98
476,536 20	961,385 39	238,915 92	3,803,375 69		\$27,058 60	7,672 74
	324,412 70		1,324,751 69		35,638 33	2,317 25
9,928 63	684,376 01	41,270 41	2,490,580 72	2,374 94		
178,133 90	1,343,317 21	40,115 26	1,314,942 84			
291,193 32	1,315,365 47	167,217 99	2,177,453 43		1,200 00	247 52
	8,820 10		220,610 82			
286,801 91	1,188,174 34	76,356 29	2,309,511 47			
329,726 92	1,671,669 66	194,484 73	7,543,174 05		90,926 93	
9,700 57	135,273 15	3,893 21	393,600 59		7,781 98	
119,447 47	155,992 73	37,654 26	473,847 36		5,741 96	
2,578,369 38	1,822,959 90	1,414,746 88	8,753,993 51		25,116 62	24,833 80
554,377 93	114,086 72	30,031 50	1,156,887 32			
1,644,765 42	1,532,680 63	753,618 82	7,444,525 89		14,999 88	
	210,566 26		911,275 45		26,702 12	250 00
23,823 59	523,601 23	92,396 27	1,462,441 13		25,291 26	
175,314 57	1,390,344 93	27,830 09	4,032,761 68	1,462 18	35,329 54	1,248 73
	108,839 07		282,938 06		42,360 55	
77,839 09	824,416 78	16,144 84	348,355 95		2,255 00	
318,450 28	533,379 40	19,126 32	1,363,567 28		12,883 79	335 76
1,427 20	400,209 87	32 22	683,754 59		23,705 73	
43,529 19	122,840 85	7,141 28	439,161 47			1,875 00
302,252 56	16,183 70	200,648 13	960,285 03			
1,981 73	105,134 47	6,982 00	303,875 31		15,772 70	
	343,863 73	4,765 69	832,902 42		33,466 49	214 20
	83,347 06		280,548 50		1,704 67	
9,194 45	385,836 62	50,469 90	1,245,270 33			
84,502 11	766,783 85	124,542 28	2,030,901 73		8,746 67	
34,228 00	1,440,883 34	152,471 75	6,634,684 99		27,890 73	1,100 00
930,136 21	3,362,957 62	387,701 34	15,591,354 15		135 00	
	280,929 21		213,134 10	389 00	1,478 82	
2,703 80	331,219 32		1,214,649 52		46,296 95	1,388 50
	346,162 44		1,533,655 48		68,428 52	600 00
147,134 17	500,746 52	64,555 22	871,630 68		4,511 73	
	24,574 42		137,706 62			408 67
6,928,513 28	378,594 86	1,317,428 30	4,317,563 83		1,170 00	
114,526 99	147,495 03	8,714 72	527,390 87		12,650 72	
487,500 41	2,983,501 38	306,421 64	13,852,265 41		775 00	
229,134 09	2,229,806 44	100,016 61	8,428,892 26	28,020 89	171,302 39	4,862 90
7,259,023 42	2,427,115 62	1,800,416 97	15,128,039 88		103,807 98	13,421 51
78,877 82	1,184,512 07	166,372 38	5,083,941 07		110,256 69	
2,166,393 46	275,990 67	15,042 80	2,149,058 30	21,348 92		
91,487 20	418,232 41	33,878 24	1,580,893 41	11,766 27	3,454 22	186 50
252,234 31	1,101,192 33	628,622 08	5,407,281 78		87,809 80	11,327 60
114,364 71	5,738,273 25	742,947 97	17,526,451 10		17,817 47	
	98,035 65		599,762 60		25,057 38	17,719 51

TABLE I—INCOME—DECEMBER 31, 1919—

NAME OF COMPANY	INTEREST CONTINUED			Total interest and rents (17)
	Bonds and dividends on stocks	Trust companies and banks	All other sources	
	(11)	(12)	(13, 14, 15, 16)	
Concordia.....	\$92,181 93	\$1,355 33	\$45 00	\$151,114 71
Milwaukee Mechanics.....	193,166 41	4,330 95	1,328 24	271,560 26
Northwestern National.....	290,286 09	4,631 65	16,729 52	397,250 79
State Insurance Fund.....	3,772 85	4,193 65	.....	7,966 50
Total Stock Fire of Wisconsin.....	\$579,407 28	\$14,511 58	\$18,102 76	\$827,892 26

STOCK FIRE COMPANIES

Aetna.....	\$1,242,097 82	\$53,415 06	\$28,134 54	\$1,324,526 40
Agricultural.....	259,786 78	12,367 46	2,500 00	309,385 58
Allermannia.....	60,630 50	5,314 31	13,524 32	117,424 71
Alliance.....	168,160 91	4,522 50	813 94	172,997 35
American Alliance.....	150,733 36	819 27	81 12	151,633 75
American Central.....	165,946 69	8,697 65	957 17	177,049 03
American Druggists.....	20,858 64	504 53	3,094 21	24,457 38
American Eagle.....	140,812 29	8,197 70	309 04	149,319 03
American Insurance.....	465,544 51	11,137 79	49,647 60	617,256 83
American National.....	23,329 14	.....	326 84	31,437 96
Assurance Co. of America.....	31,139 11	1,949 41	.....	38,830 48
Automobile.....	203,987 76	46,309 01	1,392 12	301,639 31
Bankers and Shippers Ins. Co.....	75,270 34	3,612 42	.....	78,882 76
Boston.....	400,818 00	20,533 00	39,974 69	476,325 57
Buffalo.....	85,282 72	10,946 16	42,690 00	165,871 00
California.....	59,403 04	2,234 98	7,508 94	94,438 22
Camden.....	204,995 43	3,031 47	8,556 74	253,161 91
Central National.....	2,397 36	1,208 44	466 85	46,433 20
Citizens.....	22,764 67	5,963 02	507 85	31,490 54
City of New York.....	66,884 21	2,912 38	45 00	83,061 14
Cleveland National.....	55,660 00	3,899 96	1,306 09	84,571 78
Colonial Assurance.....	26,006 17	1,213 89	.....	29,095 06
Columbia.....	60,363 28	3,282 74	.....	63,646 02
Columbian.....	4,383 63	646 36	2,906 08	23,708 77
Columbian National.....	50,751 53	2,077 94	200 00	86,710 16
Commerce.....	34,205 60	525 15	14,967 42	51,402 84
Commercial Union.....	53,561 61	6,351 06	.....	59,912 67
Commonwealth.....	131,837 03	2,197 38	9,588 63	152,369 71
Connecticut.....	356,274 72	20,587 54	8,173 37	409,026 36
Continental.....	1,778,198 93	78,373 01	130,424 28	1,987,131 22
County.....	40,739 34	954 57	3,629 46	46,802 19
Detroit F. & M.....	70,305 69	2,202 80	6,260 89	126,563 83
Dubuque F. & M.....	51,688 26	4,592 16	1,825 50	127,134 44
Equitable F. & M.....	68,491 05	2,133 78	5,617 13	80,753 69
Eureka F. & M.....	21,029 35	.....	13 50	21,451 52
Federal.....	199,056 04	9,344 84	18,116 04	227,686 92
Federal Union.....	13,565 93	2,867 92	.....	29,084 57
Fidelity-Phenix.....	1,060,665 06	57,568 07	36,859 89	1,155,868 02
Fire Association.....	351,211 40	13,301 71	51,930 88	592,609 28
Firemans Fund.....	467,247 06	66,455 72	50,875 95	701,808 22
Firemens.....	210,636 62	2,917 13	102,427 32	426,237 76
Franklin.....	162,201 00	5,303 55	5,047 04	172,551 59
Girard F. & M.....	119,814 91	2,383 70	.....	125,839 33
Glens Falls.....	222,228 97	21,660 39	38,255 12	381,281 88
Globe and Rutgers.....	1,412,196 69	31,311 24	6,975 00	1,468,300 40
Globe.....	6,355 72	3,012 44	11,013 29	63,158 34

WISCONSIN STOCK FIRE COMPANIES—Continued

Profits on sale and maturity of ledger assets (26)	Increase by adjustment in book value of ledger assets (27)	Contribution to surplus	Borrowed money (25)	All other sources (18-24)	Total income (28)	Sum of ledger assets Dec. 31, 1918 and income (29)
	\$6,458 75			\$485 62	\$2,641,757 87	\$85,996,584 11
\$4,297 25				2,308 84	4,042,179 47	10,108,352 34
2,806 25				89 76	5,485,397 78	14,830,510 00
	10 00				141,889 31	296,463 09
\$7,103 50	\$6,468 75			\$2,884 22	\$12,311,224 43	\$31,231,909 54

OF OTHER STATES

\$92,907 88				\$876 00	\$23,453,302 50	\$56,250,904 13
16,798 02	\$10,359 26			4,870 34	4,144,788 89	10,441,125 01
8,292 81	2,671 98				1,453,141 19	3,778,297 06
2,668 91					2,668,621 92	6,647,792 21
354 21					1,466,930 80	4,832,767 11
3,015 00				438 01	2,357,955 47	7,406,844 37
	858 13			6 03	2,245,932 36	805,428 99
11,981 00	86,702 00			184 77	2,557,698 27	5,673,344 75
562 50				435 56	8,161,428 94	22,448,297 59
				150,000 00	575,038 55	1,374,974 47
5,210 00	5,607 00			150 00	523,644 84	1,478,059 67
2,237 50				49,766 68	9,107,637 00	18,234,258 64
750 00					1,236,520 08	3,736,520 08
37,580 37				20,460 11	7,978,891 94	18,986,515 93
	1,211 87			1,372 16	1,079,730 48	4,490,136 38
14,087 20				1,996 19	1,572,962 74	3,491,082 05
2,069 80				27 00	4,289,482 57	9,706,018 60
					329,371 26	1,300,093 01
					379,846 49	1,587,531 35
585 00				121 48	1,447,334 90	3,589,460 38
3,433 75					771,760 12	2,423,993 12
					468,256 53	1,181,328 28
				830 07	1,024,761 12	2,626,619 60
121 40				21,163 55	348,869 03	896,282 74
	4,608 62			5,098 74	929,319 94	2,642,798 82
25 00					331,976 34	1,173,476 21
					1,305,183 00	3,018,725 03
				331 19	2,183,602 63	5,930,359 17
1,511 90				693 05	7,045,916 30	16,982,448 01
178,209 00	1,195,668 00			1,218 92	18,953,581 29	55,279,519 69
25 00	50 00			995 44	261,395 73	1,233,607 29
70 00	62 50			38 21	1,341,384 06	4,149,057 16
					1,660,789 92	4,078,622 21
	140,119 04			250,000 00	1,342,533 41	3,216,683 37
				21 71	159,179 85	633,693 29
	3,761 50			73,189 16	4,622,201 41	11,374,070 13
					556,475 44	1,165,181 72
69,025 89	762,922 00			6,666 03	15,846,747 35	38,262,784 12
23,854 50				10,577 02	9,083,953 95	22,926,021 78
11,261 89				1,533 61	15,842,643 60	34,248,628 29
	64,945 35			7,613 60	5,582,737 78	12,373,574 78
281 25				562,603 64	2,905,843 70	7,193,658 72
	20,214 56			1,273 50	1,739,987 07	4,571,608 37
10,350 49	85,556 86			422 22	5,884,893 23	14,191,776 29
8,751 25			\$247,528 00		19,251,030 75	49,817,576 47
428 17					663,349 11	1,860,927 70

TABLE II—DISBURSEMENTS—DECEMBER 31, 1919—

NAME OF COMPANY	LOSSES (1)		SALVAGE (2)	
	Fire	Marine	Fire	Marine
Concordia.....	\$971,311 77	\$74,015 87	\$16,002 56	\$2,679 36
Milwaukee Mechanics.....	1,343,733 11	266,285 35	17,660 78	7,004 84
Northwestern National.....	1,431,473 01	1,678,880 57	15,120 26	55,499 02
State Insurance Fund.....	11,149 07			
Total Stock Fire of Wisconsin.....	\$3,757,666 96	\$2,019,181 79	\$48,783 60	\$65,183 22

STOCK FIRE COMPANIES

Aetna.....	\$8,490,027 18	\$5,418,211 46	\$193,628 39	\$193,561 24
Agricultural.....	1,889,013 68	850,989 32	19,576 22	32,235 71
Allemania.....	640,179 81		6,576 28	
Alliance.....	1,070,012 95	352,947 60	12,741 89	40,835 71
American Alliance.....	1,851,328 94	127,410 55	33,198 07	3,530 97
American Central.....	2,389,483 04	310,787 71	34,448 91	13,297 66
American Druggists.....	60,745 47		3 03	
American Eagle.....	1,877,652 08	373,653 85	30,394 86	13,751 69
American Insurance.....	3,185,431 76	556,985 13	43,984 89	9,472 61
American National.....	222,692 15	2,785 50	1,812 32	30 00
Assurance Co. of America.....	212,918 75	107,791 24	4,320 96	4,827 15
Automobile.....	2,465,339 95	4,386,335 23	19,701 35	257,534 09
Bankers and Shippers Ins. Co.....	77,698 80	112,262 44	1,557 40	100 88
Boston.....	2,831,307 19	2,941,086 97	21,028 67	250,604 07
Buffalo.....	381,284 38		5,356 76	
California.....	786,339 34	131,762 22	4,078 86	9,980 10
Camden.....	1,869,566 47	398,199 16	37,895 92	2,797 50
Central National.....	77,653 32		531 24	
Citizens.....	1,390,533 91	34,184 91	27,449 52	2,944 39
City of New York.....	760,516 63	118,237 99	9,903 31	885,79
Cleveland National.....	441,706 70	1 62	4,614 01	
Colonial Assurance.....	102,839 88	60,235 86	1,959 43	208 03
Columbia.....	1,377 16	436,371 26		13,574 99
Columbian.....	161,882 77	36,380 60	1,429 20	7,440 58
Columbian National.....	591,375 60	7,260 82	4,264 51	198 83
Commerce.....	144,583 77		504 54	
Commercial Union.....	638,538 19	104,496 91	10,765 40	4,072 96
Commonwealth.....	1,158,258 02	262,719 58	9,055 60	19,150 45
Connecticut.....	2,756,571 11	475,261 21	37,122 53	9,330 78
Continental.....	6,246,405 54	1,806,936 87	133,474 40	49,398 09
County.....	354,246 17		4,206 18	
Detroit F. & M.....	656,183 33	3,105 94	7,703 46	527 14
Dubuque F. & M.....	786,932 65		2,975 95	
Equitable F. & M.....	773,523 89	170,862 22	7,304 72	1 00
Eureka F. & M.....	64,039 02		333 69	
Federal.....	446,369 52	6,024,625 99	13,736 41	172,274 35
Federal Union.....	248,030 42	137,305 83	574 84	2,896 69
Fidelity-Phenix.....	5,686,629 74	1,073,579 38	78,092 34	11,031 56
Fire Association.....	4,310,899 04	558,888 65	39,812 92	30,710 46
Firemans Fund.....	4,002,923 70	9,938,445 47	59,213 50	632,898 26
Firemens.....	2,471,919 04	452,027 43	24,052 11	7,572 72
Franklin.....	2,224,167 43	1,190,828 43	48,773 53	23,457 18
Girard F. & M.....	749,491 64	33,234 51	6,731 23	1,018 71
Glens Falls.....	2,024,519 62	1,308,541 71	18,465 82	46,666 47
Globe and Rutgers.....	7,221,031 17	4,876,211 78	48,038 94	146,789 63
Globe.....	280,962 59		1,052 04	

WISCONSIN STOCK FIRE COMPANIES.

REINSURANCE				ACQUISITION EXPENSE	
Fire	Marine	Net Losses Fire and Marine	Loss Adjustment	Compensation to agents including brokerage agents allow- ances	Field supervision expense
		(4)	(5)	(6, 7)	(8)
\$209,080 29		\$817,565 43	\$16,083 04	\$650,754 44	\$70,916 44
155,887 05	\$29,176 74	1,400,289 05	35,750 72	880,612 94	119,097 80
239,982 95	1,010,216 10	1,789,535 25	69,351 05	1,505,762 52	68,054 64
		11,149 07	99 86		606 30
\$604,950 29	\$1,039,392 84	\$4,018,538 80	\$121,284 67	\$3,037,129 90	\$258,675 18

OF OTHER STATES.

\$1,809,296 33	\$2,835,636 82	\$8,876,115 86	\$124,486 02	\$4,482,112 98	\$612,284 28
587,607 94	294,896 47	1,805,686 66	49,373 97	872,595 49	122,420 06
184,225 58		449,377 95	12,189 02	366,487 67	32,414 34
445,930 41	207 92	923,244 62	17,568 38	498,930 44	50,048 89
1,425,289 69	122,798 67	393,922 09	7,204 64	408,928 82	
1,554,300 60	147,539 75	950,683 83	27,268 91	570,750 57	70,617 39
16,882 47		43,859 97	1,537 47	23,583 91	7,800 61
1,255,080 57	104,855 32	847,223 49	10,502 17	437,843 32	34,778 42
817,686 62	104,597 55	2,766,675 22	80,504 49	1,750,244 09	182,741 62
135,342 50	868 88	87,423 95	1,366 61	112,428 02	13,832 20
106,056 80	55,361 69	150,143 39	4,480 04	123,242 72	654 10
943,011 32	1,896,861 32	3,734,767 10	59,471 36	1,465,084 90	627,046 09
30,312 46	64,810 52	93,179 98	460 88	186,194 35	11,413 49
1,030,115 78	1,085,110 18	3,385,535 46	60,341 67	1,456,575 38	106,516 63
54,194 86		321,732 76	11,790 17	231,982 05	28,978 59
390,779 78	9,828 86	503,433 96	26,106 02	286,682 63	66,326 95
411,276 04	110,840 53	1,704,955 64	35,642 05	1,076,053 12	32,142 27
11,040 55		66,081 53	1,800 58	68,312 93	25,479 08
1,160,479 90	31,240 52	202,604 49	2,041 10	116,217 93	52 50
303,682 63	69,522 22	494,760 67	16,142 68	314,488 81	35,696 35
149,378 16		287,716 15	4,409 73	179,993 70	21,968 27
27,357 31	13,201 01	120,349 96	2,526 09	156,813 99	
150 84	92,351 49	331,671 10	14,597 95	243,543 58	1,341 09
50,203 69	11,886 98	127,302 92		86,506 06	13,251 15
190,188 71		403,984 37	9,903 89	250,316 99	14,173 00
53,584 76		90,494 47	2,479 90	66,127 32	784,52
227,789 13	2,398 91	498,008 70	19,828 64	302,676 75	23,995 18
473,617 54	4,339 34	914,814 67	55,621 63	427,216 97	47,177 34
642,568 25	13,716 69	2,529,094 07	70,640 11	1,545,733 48	194,354 99
1,537,336 20	768,855 74	5,564,277 98	151,605 27	3,300,480 30	443,534 66
215,821 49		134,218 50	1,396 54	51,328 08	8,976 77
141,349 77	2 92	509,705 98	10,496 03	309,550 98	34,028 89
237,073 69		546,883 01	18,137 57	398,700 96	69,083 81
561,111 35	72,381 99	303,587 05	4,215 85	282,569 77	48 75
16,932 38		46,772 95	752 67	35,653 61	5,155 91
	4,168,465 60	2,116,519 15	60,449 48	1,726,888 62	2,781 91
85,416 23	81,098 89	215,349 60	149,317 83	149,317 83	925 08
1,469,907 40	90,908 78	5,110,269 04	127,850 72	3,101,252 86	370,764 82
1,120,452 85	115,560 16	3,563,251 30	58,433 45	1,695,053 62	258,341 24
1,131,577 37	4,862,519 66	7,255,160 38	144,242 84	2,962,043 85	486,893 92
849,049 80	66,265 26	1,977,006 58	48,929 09	1,210,243 15	115,649 47
1,728,836 76	865,965 42	747,962 97	19,741 75	596,890 21	645 08
253,770 52	32,215 80	488,989 80	11,453 91	394,211 25	31,806 46
520,038 22	361,517 39	2,386,373 43	68,852 76	1,291,381 20	150,889 96
2,020,967 62	48,527 52	9,832,919 24	125,703 69	2,904,786 67	38,541 63
53,352 55		226,558 00	6,659 32	164,683 79	14,477 04

TABLE II—Continued—DISBURSEMENTS—DECEMBER 31 1919

NAME OF COMPANY	Salaries and fees of Directors, Officers and Clerks (9)	Rents (10)	Furniture and fixtures including rent and repair — same (11)
Concordia.....	\$94,682 99	\$10,763 79	\$5,285 45
Milwaukee Mechanics.....	154,835 64	16,293 63	5,081 03
Northwestern National.....	213,725 09	13,600 00	5,736 95
State Insurance Fund.....	1,236 26		
Total Stock Fire of Wisconsin.....	\$464,479 98	\$40,657 42	\$16,103 43

STOCK FIRE COMPANIES

Aetna.....	\$929 480 52	\$95 682 00	\$35,925 90
Agricultural.....	142,318 17	19,706 60	6,738 50
Allemannia.....	77,921 92	7,318 02	1,805 10
Alliance.....	96,284 79	7,563 51	468 43
American Alliance.....	13,073 07		
American Central.....	66,743 80	6,112 28	1,287 12
American Druggists.....	22,218 69	1,700 00	85 80
American Eagle.....	83,866 08	7,419 51	3,414 54
American Insurance.....	393,694 48	53,773 12	15,148 85
American National.....	19,436 47	2,167 80	2,792 19
Assurance Co. of America.....	15,141 37	1,401 00	
Automobile.....	377,539 39	62,236 73	62,017 64
Bankers and Shippers Ins. Co.....	4,305 42	5,788 78	9,456 76
Boston M.....	518,803 33	44,926 62	7,799 61
Buffalo.....	62,753 49	6,252 78	278 30
California.....	103,971 06	9,434 46	2,617 87
Camden.....	167,474 13	12,647 94	11,175 67
Central National.....	30,670 13	1,295 00	562 08
Citizens.....	196 92	116 95	58 40
City of New York.....	81,622 34	9,491 47	3,958 31
Cleveland National.....	38,051 61	5,527 82	2,043 63
Colonial Assurance.....	2,030 00		
Columbia.....	34,601 21	2,330 71	
Columbian.....		2,400 00	737 48
Columbian National.....	42,728 23	5,778 00	904 28
Commerce.....	28,123 50	2,000 00	915 25
Commercial Union.....	56,437 78	3,216 31	851 48
Commonwealth.....	125,806 68	10,183 61	4,399 50
Connecticut.....	381,110 77	31,808 89	13,398 97
Continental.....	1,017,103 96	110,633 25	55,465 43
County.....	2,670 00	1,305 45	
Detroit F. & M.....	63,691 12	7,998 47	649 69
Dubuque F. & M.....	98,266 20	4,019 71	7,157 41
Equitable F. & M.....	11,695 96	2,726 38	94 70
Eureka F. & M.....	15,675 50	924 39	17 00
Federal.....	4,020 00	145 00	
Federal Union.....	22,834 08	2,044 30	210 49
Fidelity-Phenix.....	822,314 62	88,600 11	24,923 88
Fire Association.....	504,970 10	79,372 30	12,112 20
Firemans Fund.....	657,125 38	71,337 67	50,312 15
Firemens.....	249,561 81	26,200 94	13,262 59
Franklin.....	63,885 40	2,400 00	483 22
Grand F. & M.....	89,568 23	14,094 46	3,720 98
Glens Falls.....	154,789 88	19,297 06	23,883 39
Globe and Rutgers.....	536,580 77	26,413 84	9,083 52
Globe.....	43,757 41	8,013 50	542 11

(1) Legal expense refunded.

WISCONSIN STOCK FIRE COMPANIES

Maps including corrections	Inspection and surveys, including underwrit- ing boards and tariff associations	Federal taxes	Taxes, licenses and fees	Postage, tele- graph, tele- phone, ex- change and express	Legal expenses excluding legal expenses on losses	Advertising subscriptions, printing and stationery
(12)	(13)	(14)	(15)	(16)	(17)	(18)
\$8,080 15	\$33,612 04	\$38,898 34	\$79,706 14	\$5,250 34	\$438 21	\$21,387 92
21,820 23	62,119 49	115,866 38	116,439 77	25,038 56	(1)—397 74	37,794 60
6,935 93	32,223 05	73,347 48	146,332 63	36,928 26	894 46	42,122 43
\$36,836 31	\$127,954 58	\$228,112 20	\$342,478 54	\$67,217 16	\$934 93	\$101,304 95

OF OTHER STATES

\$13,280 28	\$366,908 04	\$411,076 71	\$822,851 56	\$57,863 35	\$3,593 11	\$219,878 11
10,479 37	110,931 22	49,655 83	108,010 62	9,054 56	312 00	35,260 33
2,916 41	18,216 52	34,568 49	34,012 04	10,330 23	801 55	21,145 76
887 00	36,381 39	86,570 68	63,193 66	6,822 14	1,276 36	26,881 37
		27,085 75	29,385 45		2,608 59	281 06
1,883 07	47,669 13	29,700 25	71,060 65	5,218 12	248 69	21,799 59
	1,597 16	12,837 66	10,033 13	1,397 60	681 17	6,957 49
2,607 40	17,265 54	37,526 34	33,711 21	6,722 45	326 51	19,879 36
7,323 91	125,850 19	138,892 01	223,649 46	25,301 63	412 86	35,200 35
2,264 74	4,101 52	5,211 04	6,596 34	2,345 61		7,389 96
409 11	5,199 39	11,597 30	8,970 19	1,348 96	200 88	2,052 69
16,509 29	104,933 77	85,026 20	256,946 45	39,005 06	16,292 02	140,264 82
3,746 29	943 59	4,522 56	4,475 34	2,936 61	1,514 57	24,815 26
8,794 40	121,677 15	128,389 44	175,470 47	37,773 27	2,115 76	63,474 41
3,455 00	16,917 43	19,501 40	26,822 70	2,125 34	1,145 57	8,506 41
2,352 86	17,878 02	33,473 45	28,155 80	8,797 74	880 13	36,578 72
5,047 35	66,659 69	55,018 45	96,448 95	13,628 28	37 50	31,697 26
874 77	3,238 01	4,547 14	12,250 83	2,807 35	178 00	6,566 87
		6,729 47	1,819 34	15 79		15 95
714 66	25,726 75	17,304 74	35,960 03	2,936 67	858 15	10,146 47
1,362 00	6,914 13	10,967 82	20,085 26	2,347 80	2,013 67	7,501 08
	2,739 67	6,213 63	7,159 78		5 40	94 80
	2,326 81	40,856 12	12,719 49	2,573 08	189 62	13,872 60
1,508 49	4,256 35	2,644 33	12,419 66	2,332 63	245 00	3,943 71
1,887,50	18,896 54	12,387 84	31,076 10	2,614 69	185 90	8,715 24
1,123 60	4,093 88	6,478 85	7,913 13	1,695 88	292 00	3,918 28
502 34	25,196 23	21,856 84	39,808 30	1,705 04	84 80	4,281 59
1,340 75	36,450 77	39,229 65	68,329 61	6,769 67	855 05	24,393 37
6,148 17	110,022 02	80,504 23	174,265 67	17,687 69	1,917 44	64,845 26
17,635 50	251,486 24	397,465 42	423,358 14	77,617 45	9,716 36	260,546 33
	9,919 00	2,549 76	18,269 15	595 34	35 00	1,555 32
1,548 98	24,782 43	20,135 30	34,518 03	2,083 86	970 97	10,179 25
6,741 66	20,558 79	26,389 97	57,516 66	4,541 33	2,024 85	7,959 97
	250 00	13,993 50	2,208 43	357 24	1,771 00	214 60
522 13	2,395 63	2,619 56	2,966 50	1,017 03	101 60	1,824 09
	15,227 46	65,013 47	104,199 95	10,773 15	1,598 48	7,158 82
354 75	4,512 50	8,543 78	5,229 72	829 08	25 00	1,977 00
25,525 13	211,111 85	172,699 32	375,516 56	58,653 07	9,851 36	203,416 80
16,028 56	177,836 07	197,864 23	223,067 73	31,967 19	1,267 87	59,573 47
5,862 52	185,509 08	148,367 54	336,162 38	44,523 12	7,261 97	190,454 79
7,107 80	97,209 96	35,560 46	213,581 39	9,872 89	2,802 05	32,871 98
	63 00	41,762 24	6,278 92	1,518 69	500 00	3,916 67
2,439 61	31,893 25	22,638 75	50,350 63	4,801 80	70 43	13,374 88
12,248 11	113,801 43	87,279 57	115,934 38	15,146 38	2,349 06	74,400 06
8,113 41	136,159 08	992,115 48	246,534 10	17,848 44	8,302 01	36,418 70
1,577 66	9,711 52	12,537 64	18,495 11	1,922 57	378 75	6,000 21

TABLE II—Concluded—DISBURSEMENTS—DECEMBER 31, 1919—

NAME OF COMPANY	Agents' bal- ances charged off	Deposit premiums returned	Real Estate expenses	Dividends to stock- holders	Script or certificates of profit redeemed in cash
	(19)	(21)	(22)	(23)	(24)
Concordia.....	\$2 61			\$90 000 00	
Milwaukee Mechanics.....	1,301 97		\$1,056 31	187 500 00	
Northwestern National.....	1,156 05		17,235 36	190,000 00	
State Insurance Fund.....				90,000 00	
Total Stock Fire of Wisconsin	\$2,460 63		\$18,291 67	\$467,500 00	

STOCK FIRE COMPANIES					
Aetna.....	\$3,470 19	\$8,139 73	\$13,617 75	\$1,250,000 00	
Agricultural.....	1,739 76		2,216 30	200,000 00	
Allemannia.....	16 17		7,497 78	40,000 00	
Alliance.....	140 34	135 64		90,000 00	
American Alliance.....				195,000 00	
American Central.....	1,573 46				
American Druggists.....			828 52	20,000 00	
American Eagle.....	28 71			140,000 00	
American Insurance.....	1,489 65		19,988 28	400,000 00	
American National.....	89 67				
Assurance Co. of America.....				30,000 00	
Automobile.....	2,852 83			200,000 00	
Bankers and Shippers Ins. Co.....					
Boston.....	9,580 58		27,428 02	240,000 00	
Buffalo.....	325 13		29,359 91	100,000 00	
California.....	3,695 74		4,690 15		
Camden.....	492 31	1,314 50	3,077 89	117,977 20	
Central National.....	243 98				
Citizens.....					\$16,000 00
City of New York.....	2,800 13			36,000 00	
Cleveland National.....			194 69		
Colonial Assurance.....				12,000 00	
Columbia.....	1,003 58				
Columbian.....	1,407 59		2,775 48	6 25	
Columbian National.....	6,980 31				
Commerce.....			8,516 60	20,000 00	
Commercial Union.....	1,420 88			20,000 00	
Commonwealth.....	376 01		5,990 86		
Connecticut.....	2,668 07		3 82	275,000 00	
Continental.....	11,608 59		86,030 81	2,000 000 00	59 82
County.....	52 38	11,581 20	1,644 43	20,000 00	
Detroit F. & M.....	589 12		5,643 39	70,000 00	
Dubuque F. & M.....			1,055 93	60,000 00	
Equitable F. & M.....			4,033 25	62,500 00	
Eureka F. & M.....	385 58			8,000 00	
Federal.....	19,170 14			190,000 00	
Federal Union.....	52 99			16,000 00	
Fidelity-Phenix.....	17,005 48		10,190 47	750,000 00	
Fire Association.....	805 28	93,056 61	41,285 81	400,000 00	
Firemans Fund.....	3,540 98		29,584 73	345 000 00	
Firemens.....	341 83		86,602 76	300,000 00	
Franklin.....	536 49	35,417 74	2,682 88	70,000 00	
Girard F. & M.....	280 19	52,893 86		60,000 00	
Glens Falls.....	338 17		47,208 24	185,000 00	
Globe and Rutgers.....			2,193 08	420,000 00	
Globe.....	185 79		7,027 90	36,000 00	

(1)Includes Nos 5-9 and 20.

WISCONSIN STOCK FIRE COMPANIES.

Decrease in liabilities on reinsurance account (25)	Gross loss on sale or maturity of ledger assets (26)	Gross decrease by adjustment of book value of ledger assets (27)	Borrowed money repaid (28)	All other disbursements (20, 29)	Total disbursements (30)	Balance (31)
		\$53,814 50		\$1,418 00	\$1,998,659 83	\$3,997,924 28
	\$22,467 00			2,998 24	3,205,965 62	6,902,386 72
	1,656 25	6,411 39		12,962 63	4,233,971 42	10,596,538 58
				254 36	13,345 85	283,117 24
	\$24,123 25	\$60,225 89		\$17,633 23	\$9,451,942 72	\$21,779,966 82

OF OTHER STATES.

	\$44,008 61			\$5,000 00	\$18,375,775 00	\$37,875,129 13
	167,781 37	\$380 28		3,515 00	3,718,176 09	6,722,948 92
	11,284 50	3,005 35			1,131,308 82	2,646,988 24
	65,366 25			50 00	1,971,783 89	4,676,008 32
	59,668 86			5,049 73	1,142,208 06	3,690,559 05
	26,661 00	5,412 00		1,730 49	1,906,420 35	5,500,424 02
	16,261 74	141 75		1,437 50	172,960 17	632,468 82
	57,153 00	81,494 00		103 94	1,821,865 99	3,851,478 76
\$3,361 51	50,313 42	17,373 77	\$450,000 00	16,437 04	6,788,375 95	15,659,921 64
	3,400 80			467 43	271,314 35	1,103,660 12
	4,951 25	15,663 00		3,200 00	378,655 39	1,099,404 28
				27,625 75	7,277,619 40	10,956,639 24
	417,833 63	4,350 00		10,494 93	6,827,880 76	12,158,635 17
	145 60	24,748 67		570 88	900,392 18	3,589,744 20
	44,149 69	2,786 60		5,989 82	1,188,001 67	2,303,080 38
	119,406 90				3,550,897 10	6,155,121 50
				1,193 24	226,101 52	1,073,991 49
143,662 08					489,530 92	1,098,000 43
	22,499 99			975 00	1,112,083 22	2,477,377 16
	1,219 75			2,813 19	595,160 30	1,828,832 82
	15,711 25			935 62	326,580 19	854,748 09
		1,049 77			702,676 71	1,923,942 89
		(1)25,452 29		2,522 83	289,712 22	606,570 52
	4,875 50				815,408 38	1,827,390 44
	42,343 75				287,300 93	886,175 28
	190,834 91	226 00			1,210,931 86	1,807,793 17
	191,162 38	873 05		842 79	1,961,834 36	3,968,524 81
	210,340 73			5,896 35	5,715,440 73	11,267,007 28
	376,513 00	1,330,287 00		1,408 40	15,886,833 91	39,392,685 78
	2,353 79				268,450 71	965,156 58
	10,000 00	3,261 01			1,119,833 50	3,029,223 66
	17,008 75				1,315,446 58	2,763,175 63
	37,312 70	53,653 55			781,232 13	2,435,450 64
	60 00			775 75	125,619 90	508,073 39
	168,341 36	3,937 83		1,744 03	4,497,968 85	6,876,101 28
		7 50		150 00	432,332 80	732,848 92
	294,553 00	641,871 00		7,509 66	12,423,879 75	25,838,904 37
	226,790 32				7,641,077 35	15,234,944 43
	77,650 19			366,834 28	13,367,867 77	20,880,760 52
	513 52	50,948 98		3,107 91	4,481,375 16	7,892,199 62
	49,899 96			14,395 62	1,658,580 84	5,535,077 88
		39,331 75		2,241 17	1,314,161 50	3,257,446 87
68,221 77	72,702 14	20,263 15		3,956 21	4,944,316 45	9,247,459 84
	1,756,026 53			123,687 57	17,221,427 76	32,596,148 71
	3,382 31	10,000 00		744 50	572,655 13	1,288,272 57

TABLE III—ASSETS—DECEMBER 31, 1919—

NAME OF COMPANY	Book value of Real Estate (1)	Mortgage loans (2)	Collateral loans (3)	Book value of bonds (4)
Concordia.....		\$1,192,075 00		\$2,021,340 00
Milwaukee Mechanics.....	\$15,300 00	1,329,260 00		4,542,593 98
Northwestern National.....	227,960 96	1,678,528 00		7,309,873 61
State Insurance Fund.....				252,570 00
Total Stock Fire of Wisconsin.....	\$243,260 96	\$4,199,863 00		\$14,126,377 59

STOCK FIRE COMPANIES

Aetna.....	\$627,207 93		\$5,650 00	\$25,973,824 71
Agricultural.....	51,207 88	\$463,212 00		3,322,850 61
Allemannia.....	152,943 51	589,795 63	76,700 00	1,297,553 97
Alliance.....				3,448,063 36
American Alliance.....				2,350,117 87
American Central.....		15,000 00	4,500 00	3,714,422 58
American Druggists.....	46,785 46			459,246 02
American Eagle.....				848,240 00
American Insurance.....	470,360 00	1,507,605 00		8,272,004 24
American National.....		97,433 00		770,022 45
Assurance Co. of America.....		114,000 00		778,617 00
Automobile.....		443,000 00	620,175 00	5,325,699 44
Bankers and Shippers Ins. Co.....				2,488,271 57
Boston.....	483,600 00	239,500 00	4,757 22	5,754,064 60
Buffalo.....	525,000 00	542,550 00	5,000 00	2,007,556 70
California.....	60,421 35	432,340 57		929,470 23
Camden.....	132,068 75	566,825 00	42,900 00	3,431,843 16
Central National.....		909,700 00		61,830 00
Citizens.....		41,100 00		526,494 51
City of New York.....		218,500 00		947,321 35
Cleveland National.....	8,775 00	341,599 63		1,029,248 70
Colonial Assurance.....				698,694 13
Columbia.....				1,469,336 95
Columbian.....	65,627 50	262,625 00		142,548 13
Columbian National.....		621,924 00	3,500 00	962,341 69
Commerce.....	75,000 00	36,400 00		403,785 88
Commercial Union.....				990,364 23
Commonwealth.....	9,758 39	235,550 00		2,408,351 00
Connecticut.....		487,300 00	15,000 00	8,090,374 58
Continental.....	695,000 00	123,200 00		10,782,809 00
County.....	45,937 66	13,400 00		704,043 93
Detroit F. & M.....	149,363 25	822,896 00	8,300 00	1,678,518 27
Dubuque F. & M.....	12,877 75	995,600 00	10,000 00	783,142 00
Equitable F. & M.....	81,680 00	76,100 00		1,670,394 79
Eureka F. & M.....			7,600 00	146,898 27
Federal.....		26,000 00		4,129,938 63
Federal Union.....		203,100 00		320,544 00
Fidelity-Phenix.....	412,500 00	130,500 00		7,487,487 00
Fire Association.....	638,528 14	3,107,961 66	80,225 00	8,380,406 34
Firemans Fund.....	420,169 70	1,872,814 35	92,175 00	10,839,197 08
Firemeas.....	1,074,129 63	2,061,700 00		2,419,596 66
Franklin.....	131,446 81	3,500 00		4,110,137 39
Girard F. & M.....		68,500 00	2,000 00	2,399,600 00
Glens Falls.....	226,406 55	1,592,382 63	218,280 75	4,262,217 41
Globe and Rutgers.....	72,945 00	262,600 00		15,909,868 16
Globe.....	125,608 54	322,141 81	319,800 00	184,220 14

WISCONSIN STOCK FIRE COMPANIES

Book value of stocks (4)	Cash in office (5)	Deposits not on interest (6)	Deposits on interest (7)	AGENTS' BALANCES	
				Written subsequent to Oct. 1, 1919 (8)	Written prior to Oct. 1, 1919 (9)
\$133,500 00	\$21,235 98	\$130,121 62	\$58,448 94	\$439,151 19	\$2,051 55
195,187 40	7,972 75		147,435 70	661,732 02	1,370 65
61,500 00	41,450 82		275,990 55	988,138 29	13,096 35
			25,381 80	5,165 44	
\$390,187 40	\$70,659 55	\$130,121 62	\$507,256 99	\$2,094,186 94	\$16,518 55

OF OTHER STATES

\$4,138,969 96	\$5,179 53	\$40,946 49	\$3,063,642 51	\$3,833,140 68	\$100,622 20
1,586,575 20	781 70		704,855 51	457,170 52	2,045 50
47,493 00	1,585 76		250,904 62	224,095 13	2,916 62
417,803 87	100 00	16,016 85	364,946 81	407,697 11	17,936 02
969,519 98	100 00		147,759 81	222,461 39	
491,479 52	4,046 13	18,802 61	634,957 47	600,832 39	2,692 10
30,165 00	2,587 60		3,754 89	24,667 98	
1,861,928 00	253 28		470,465 96	664,452 68	3,563 92
3,179,740 43	1,901 17	86,437 47	701,333 51	1,031,594 29	11,154 69
114,684 14	3,546 21	4,788 42	27,500 00	85,454 22	131 68
57,500 00			70,106 71	79,180 57	
60,910 00	2,172 61	77,224 95	2,385,470 66	1,990,280 79	1,221 38
2,986,913 16	132,908 68	13,564 71	927,108 62	1,251,218 03	36,024 47
750 00	2,176 11		380,214 79	421,175 19	844 17
			351,974 40	156,334 07	579 03
108,250 00	35,742 10	62,994 25	390,549 47	243,331 39	14,845 10
1,110,662 18	3,096 19	136 27	315,236 83	548,024 93	1,656 48
		44,200 53		44,488 08	2,245 54
950 00		3,166 01	387,821 16	138,468 75	
794,826 74	16,027 77	5,728 02	178,839 86	313,333 10	2,800 32
266,124 10	52 30		54,301 55	128,102 03	224 78
	462 18		71,759 88	81,703 35	2,128 55
			175,145 60	233,840 24	28,274 85
			63,776 30	67,861 02	4,132 57
200 00	100 00		64,701 88	168,289 40	1,033 47
290,129 75	6,493 49		27,990 77	44,384 22	1,991 17
185,416 25	13 97	4,173 88	317,940 02	281,229 40	9,642 01
696,551 20			180,404 15	426,511 51	4,785 54
514,172 48	612 18	39,884 38	1,281,503 09	727,853 94	7,917 67
22,675,739 00	3,690 04	921 66	2,489,349 93	2,391,962 30	34,956 34
102,670 00			53,948 44	44,650 35	1,102 45
	3,582 63	3,897 63	115,884 60	234,126 05	12,655 23
377,669 11	2,592 96	4,409 31	189,407 22	344,858 36	42,618 92
383,791 08			181,926 54	41,558 23	
295,744 88	7,392 51	21,775 90		27,888 64	1,073 19
83,453 93		130,000 00	469,692 14	881,847 50	495,925 33
12,520 00			106,184 31	74,900 51	
13,115,290 00	2,281 78	10,923 64	2,389,604 46	1,681,007 33	23,768 34
316,993 03	7,486 79	84,552 47	1,205,924 15	1,459,522 57	3,344 28
796,656 00	21,739 75	105,144 34	2,609,770 92	3,518,048 03	416,733 82
987,150 00	5,658 17		466,095 60	868,190 61	9,678 95
301,261 35			301,899 32	686,570 26	262 75
304,950 00	215 61	4,070 31	218,911 79	254,730 35	4,174 06
1,091,103 00	885 96	500 00	881,581 25	860,733 12	15,369 17
10,617,604 27	16,559 44		1,574,531 95	3,837,689 09	304,350 80
8,910 00	14 01		200,627 97	110,336 01	2,761 30

TABLE III—Concluded—ASSETS—DECEMBER 31, 1919—

NAME OF COMPANY	BILLS RECEIVABLE		All other ledger assets	Total ledger assets
	Marine risks	Fire risks		
	(10)	(11)	(12-15)	(16)
Concordia.....				\$3,997,924 28
Milwaukee Mechanics.....			\$1,534 22	6,902,386 72
Northwestern National.....				10,596,538 58
State Insurance Fund.....				283,117 24
Total Stock Fire of Wisconsin.....			\$1,534 22	\$21,779,966 82

STOCK FIRE COMPANIES

Aetna.....	\$1,850 00	\$84,095 12		\$37,875,129 13
Agricultural.....				6,722,948 92
Allemania.....		3,000 00		2,646,988 24
Alliance.....	800 00		\$2,644 30	4,676,008 32
American Alliance.....				3,690,559 05
American Central.....			13,691 22	5,500,424 02
American Druggists.....			65,261 87	632,468 82
American Eagle.....			2,574 92	3,851,478 76
American Insurance.....		380,458 17	17,332 67	15,659,921 64
American National.....			100 00	1,103,660 12
Assurance Co. of America.....				1,099,404 28
Automobile.....	26,010 82	481 00	23,992 59	10,956,639 24
Bankers and Shippers Ins. Co.....			53,084 37	3,345,766 20
Boston.....	193,545 51	117 00	135,313 17	12,158,635 17
Buffalo.....				3,589,744 20
California.....		1,638 00	23,497 92	2,303,080 38
Camden.....		74 76	2,596 95	6,155,121 50
Central National.....		10,801 35	725 99	1,073,991 49
Citizens.....				1,098,000 43
City of New York.....				2,477,377 16
Cleveland National.....			404 73	1,828,832 82
Colonial Assurance.....				854,748 09
Columbia.....			17,345 25	1,923,942 89
Columbian.....				606,570 52
Columbian National.....			5,300 00	1,827,390 44
Commerce.....				886,175 28
Commercial Union.....			19,013 41	1,807,793 17
Commonwealth.....		378 39	6,234 63	3,968,524 81
Connecticut.....		102,388 96		11,267,007 28
Continental.....		187,664 50	7,393 01	39,392,685 78
County.....			1,403 75	965,156 58
Detroit F. & M.....				3,029,223 66
Dubuque F. & M.....				2,763,175 63
Equitable F. & M.....				2,435,450 64
Eureka F. & M.....				508,073 39
Federal.....			659,243 75	6,876,101 28
Federal Union.....			15,600 10	732,848 92
Fidelity-Phenix.....		579,199 22	6,342 60	25,838,904 37
Fire Association.....				15,284,944 43
Firemans Fund.....	7,724 00	180,537 53		20,880,760 52
Firemens.....				7,892,199 62
Franklin.....				5,535,077 88
Girard F. & M.....			294 75	3,257,446 87
Glens Falls.....			98,000 00	9,247,459 84
Globe and Rutgers.....				32,596,148 71
Globe.....		100 00	13,752 79	1,288,272 57

STOCK FIRE COMPANIES OF OTHER STATES.

Non-Ledger Assets				Gross assets	Deduct assets not admitted	Total admitted
Interest and rents due and accrued	Market value of real estate over book value	Market value of bonds and stocks over book value	All other non-ledger assets			
(24)	(25)	(26)	(27-29)	(30)	(41)	(42)
\$44,648 03			\$14,529 43	\$4,057,101 74	\$2,051 55	\$4,055,050 19
60,099 88			7,242 69	6,969,729 29	172,835 52	6,796,893 77
93,311 17			7,810 76	10,697,660 51	845,740 09	9,851,920 42
1,259 55				284,376 79	3,464 00	280,912 79
\$199,318 63			\$29,582 88	\$22,008,868 33	\$1,024,091 16	\$20,984,777 17

OF OTHER STATES.

\$208,123 01			\$211,336 16	\$38,294,588 30	\$1,179,961 90	\$37,114,626 40
61,671 19		\$149,194 80	20,722 32	6,954,537 23	242,867 33	6,711,669 90
30,800 00		38,750 69		2,716,538 93	2,916 62	2,713,622 31
49,353 39				4,725,361 71	227,552 22	4,497,809 49
27,202 00				3,717,761 05	420,206 85	3,297,554 20
51,090 41				5,551,514 43	612,665 43	4,938,849 00
5,042 45				637,511 27	9,331 02	628,180 25
10,252 34		19,922 00		3,881,653 10	3,563 92	3,878,089 18
116,612 72			11,725 07	15,788,259 43	943,121 70	14,845,137 73
8,547 65				1,112,207 77	20,785 77	1,091,422 00
8,198 10				1,107,602 38		1,107,602 38
87,505 46			66,233 67	11,110,378 37	88,171 14	11,022,207 23
34,305 55			173,256 37	3,553,328 12	45,741 83	3,507,586 29
68,816 68		397,607 74		12,625,059 59	50,455 84	12,574,603 75
25,279 69				3,615,023 89	-579 03	3,614,444 86
17,169 68				2,320,250 06	47,524 74	2,272,725 32
64,312 43	\$2,431 25		2,770 50	6,224,635 68	149,459 33	6,075,176 35
19,749 10			7,412 75	1,101,153 34	9,658 29	1,091,495 05
9,150 37				1,107,150 80	45,534 51	1,061,616 29
15,412 90			27,219 06	2,520,009 12	143,738 41	2,376,270 71
28,121 63	225 00			1,857,179 45	30,137 58	1,827,041 87
8,253 63			263 11	863,264 83	25,522 68	837,742 15
16,515 99				1,940,458 88	143,503 80	1,796,955 08
6,370 88				612,941 40	13,069 97	599,871 43
30,660 86			2,583 84	1,860,635 14	9,941 16	1,850,693 98
7,279 11	50,000 00			943,454 39	20,297 80	923,156 59
10,112 00		9,419 52		1,827,324 69	9,642 01	1,817,682 68
32,506 59				4,001,031 40	288,456 13	3,712,575 27
106,323 90			17,681 93	11,391,013 11	413,478 02	10,977,535 09
152,302 45		185,260 75		39,730,248 98	105,872 74	39,624,376 24
9,741 86	15,962 34	63,672 57	119 91	1,054,653 26	1,102 45	1,053,550 81
29,831 88				3,059,055 54	23,049 96	3,036,005 58
26,001 27				2,789,176 90	62,020 03	2,727,156 87
27,333 34			10 18	2,462,794 16	82,339 87	2,380,454 29
3,317 63		11,342 18		522,733 20	1,073 19	521,660 01
50,737,02				6,926,838 30	1,230,754 05	5,696,084 25
6,338 70				739,187 62	4,374 00	734,813 62
95,394 61		107,534 25		26,041,833 23	225,571 31	25,816,261 92
166,944 91	1,314 56	11,101 97	21,488 68	15,485,794 55	546,959 62	14,938,834 93
193,781 03			8,481 06	21,083,022 61	1,072,169 66	20,010,852 95
51,376 76		1,281,309 78	27,294 41	9,252,180 57	9,678 95	9,242,501 62
27,122 47			4,717 11	5,596,144 10	295,952 25	5,300,191 85
56,487 31			45,720 87	3,289,286 45	231,615 31	3,057,671 14
226,762 62		1,054,696 85	114,016 87	9,349,668 02	21,369 17	9,328,298 85
8,009 24	17,391 46		668 33	33,991,625 05	304,350 80	33,687,274 25
				1,314,341 60	18,422 48	1,295,919 12

TABLE IV—LIABILITIES—DECEMBER 31, 1919—

NAME OF COMPANY	LOSSES			
	Adjusted and unpaid	In process of adjustment	Resisted	Total unpaid losses
	(1)	(2)	(3)	(4)
Concordia.....	\$76,956 80	\$191,646 94	\$9,495 64	\$278,099 38
Milwaukee Mechanics.....	31,329 70	371,266 12	28,000 00	430,595 82
Northwestern National.....	265,326 36	972,733 12	56,329 50	1,294,388 98
State Insurance Fund.....				
Total Stock Fire of Wisconsin.....	\$373,612 86	\$1,535,646 18	93,825 14	2,003,084 18

STOCK FIRE COMPANIES

Aetna.....	\$339,781 17	\$3,691,804 42	\$111,511 75	\$4,143,097 34
Agricultural.....	72,348 64	647,276 09	60,687 90	730,312 63
Allemania.....	33,048 61	160,798 03	13,925 75	207,772 39
Alliance.....	10,330 00	594,066 61	8,977 00	613,313 61
American Alliance.....	29,746 00	437,304 00	18,995 00	486,049 00
American Central.....	50,477 00	659,274 00	52,275 00	762,026 00
American Druggists.....	1,618 60	2,162 50		3,781 10
American Eagle.....		621,869 48	28,931 00	650,800 48
American Insurance.....		1,071,834 42	49,267 75	1,121,102 17
American National.....	2,143 60	46,075 35	600 00	48,818 95
Assurance Co. of America.....	9,680 09	130,348 33		140,028 42
Automobile.....	576,156 65	3,214,687 64	9,500 00	3,800,344 29
Bankers and Shippers Ins. Co.....	118,192 89	1,035,388 83		1,153,581 72
Boston.....	150,172 74	2,681,422 63	47,347 00	2,878,942 37
Buffalo.....	4,007 29	54,494 91	9,878 85	68,381 05
California.....	4,918 13	97,138 19	4,773 00	106,829 32
Camden.....		748,209 00		748,209 00
Central National.....	483 56	21,643 80	1,500 00	23,627 36
Citizens.....	76,646 71	218,563 39	7,700 00	302,910 10
City of New York.....	10,175 00	398,373 00	8,800 00	417,348 00
Cleveland National.....	168,745 90		1,657 55	170,403 45
Colonial Assurance.....		61,088 05		61,088 05
Columbia.....	2,341 42	154,190 00		156,531 42
Columbian.....	9,271 83	47,246 57	300 00	56,818 40
Columbian National.....	49,185 55	75,113 78		124,299 33
Commerce.....	6,457 43	35,584 94		42,042 37
Commercial Union.....	27,443 00	137,316 00	5,210 00	169,969 00
Commonwealth.....	29,284 00	301,792 37	12,660 00	343,736 37
Connecticut.....	74,827 30	711,502 13	47,749 96	834,079 39
Continental.....		1,869,568 65	55,459 00	1,925,027 65
County.....	9,088 24	60,017 44	350 00	69,455 68
Detroit F. and M.....		129,722 30	7,650 00	137,372 30
Dubuque F. and M.....		100,361 85	8,232 50	108,594 35
Equitable F. & M.....		371,310 33		371,310 33
Eureka F. and M.....	12,803 16	6,406 68		19,209 84
Federal.....	47,554 75	3,748,971 93		3,796,526 68
Federal Union.....		127,921 20	5,000 00	132,921 20
Fidelity-Phenix.....		1,683,579 15	76,270 00	1,759,849 15
Fire Association.....	137,472 00	998,461 09	78,796 07	1,214,729 16
Firemans Fund.....	186,062 42	4,732,378 15	139,287 57	5,057,728 14
Firemens.....	145,666 35	1,037,788 78	79,910 40	1,263,365 53
Franklin.....	78,311 00	1,188,051 00	28,235 00	1,294,597 00
Girard F. & M.....	35,626 22	144,908 64	8,376 53	188,911 39
Glens Falls.....	229 29	1,233,425 71	58,200 00	1,291,855 00
Globe and Rutgers.....	517,739 89	3,691,038 11	218,629 00	3,827,407 00
Globe.....	38,820 51	59,045 00		97,865 51

WISCONSIN STOCK FIRE COMPANIES

Deduct reinsurance	Net unpaid losses	Total unearned premium	Amount reclaim- able on per- petual risks	Cash dividends remaining unpaid	Salaries, rents, expenses, bills accounts, fees, etc., due or accrued
(5)	(6)	(10)	(11)	(16)	(17)
\$45,387 12	\$232,712 26	\$2,271,265 04			
81,031 71	349,564 11	3,523,147 35			5,000 00
408,091 84	886,297 14	5,017,704 09		50,000 00	5,673 64
		73,433 09			
\$534,510 67	\$1,468,573 51	\$10,885,554 57		\$50,000 00	\$10,673 64

OF OTHER STATES

\$1,691,967 75	\$2,451,129 59	\$17,362,615 65	\$94,885 69		\$15,000 00
249,026 71	531,285 92	3,207,044 00			8,000 00
54,162 65	153,609 74	1,199,714 06			998 65
78,113 61	535,200 00	1,552,184 07	20,568 33		3,263 46
362,721 00	123,328 00	1,080,880 39			
452,486 00	309,540 00	1,977,874 24		\$255 98	9,307 08
130 73	3,650 37	115,694 00			1,981 99
341,414 36	309,886 12	1,436,972 97			4,500 00
245,149 19	875,952 98	8,036,881 95		100,000 00	5,000 00
15,451 14	33,367 81	249,455 28			250 00
71,935 42	68,093 00	338,849 27			500 00
1,796,293 31	2,004,050 98	4,235,798 84		50,000 00	20,688 74
611,187 00	542,394 72	560,321 75			5,000 00
880,787 75	1,998,154 62	4,992,686 62		140,000 00	15,200 00
12,730 65	55,650 40	959,866 27			1,000 00
22,195 25	84,634 07	1,012,190 92			4,000 00
143,814 00	604,395 00	3,103,948 19	28,350 67	482 80	4,085 51
7,174 25	16,453 11	256,663 47			942 47
265,831 27	37,078 83	236,332 47			
192,325 00	225,023 00	1,048,651 67			1,000 00
84,541 64	85,861 81	476,420 97			888 43
8,220 88	52,867 17	230,602 42			
51,104 60	105,426 82	390,134 38			3,000 00
17,809 20	39,009 20	247,717 79			300 00
38,048 69	86,250 64	614,881 03			1,000 00
18,351 22	23,691 15	277,542 16			400 00
55,598 00	114,371 00	1,025,011 07			500 00
122,119 00	221,617 37	1,675,658 38			5,000 00
112,284 13	721,795 26	5,853,840 46			14,925 00
410,118 44	1,514,909 21	14,854,827 66		1,000,000 00	135,750 00
41,057 86	28,397 82	199,811 72	152,294 71		1,000 00
27,547 80	109,824 50	1,129,362 28			1,000 00
28,526 42	80,067 93	1,673,819 86			15,000 00
185,150 71	186,159 62	543,190 50			250 00
7,178 10	12,031 74	150,243 28			420 34
2,317,758 05	1,478,768 63	1,866,482 53		130,280 00	5,000 00
60,233 96	72,687 24	355,965 35			700 00
329,522 48	1,430,326 67	13,620,335 06		375,000 00	103,250 00
307,577 68	907,151 48	7,149,614 54	1,347,583 35		12,340 21
2,750,542 19	2,307,185 95	9,895,543 90			10,500 00
339,278 85	924,086 68	4,593,871 49			10,000 00
1,019,570 00	275,027 00	1,378,682 00	498,110 13		2,000 00
57,394 56	131,516 83	1,606,721 76	485,525 39		4,000 00
330,185 73	961,669 27	4,175,439 74		120,000 00	10,000 00
438,646 00	3,388,761 00	13,447,880 00			13,074 25
19,929 32	77,936 19	612,615 12			2,642 58

TABLE IV—Concluded—LIABILITIES—DECEMBER 31, 1919—

NAME OF COMPANY	State, county and municipal taxes due and accrued	Commissions to become due to agents and brokers	Funds held under reinsurance treaties	Due or to become due for borrowed money
	(18)	(19)	(20)	(21)
Concordia.....	\$90,000 00	\$10,000 00		
Milwaukee Mechanics.....	120,000 00	25,000 00	\$7,643 35	
Northwestern National.....	225,000 00	56,334 22		
State Insurance Fund.....				
Total Stock Fire of Wisconsin.....	\$435,000 00	\$91,334 22	\$7,643 35	

STOCK FIRE COMPANIES

Aetna.....	\$1,465,000 00	\$20,000 00		
Agricultural.....	135,000 00	20,000 00		
Allemannia.....	64,024 86	7,995 34		
Alliance.....	110,000 00	12,000 00		
American Alliance.....	45,000 00			
American Central.....	110,000 00	50,000 00		
American Druggists.....	17,669 20			
American Eagle.....	57,690 00	8,632 79		
American Insurance.....	300,000 00	20,000 00		
American National.....	7,500 00	1,500 00		
Assurance Co. of America.....	14,500 00	3,979 89		
Automobile.....	384,912 54	25,000 00	\$246,076 38	
Bankers and Shippers Ins. Co.....	18,028 23			
Boston.....	236,754 00	15,122 00		
Buffalo.....	50,000 00	9,000 00		
California.....	61,000 00	15,000 00		
Camden.....	150,000 00	23,839 18		
Central National.....	9,381 69	430 81		
Citizens.....	7,000 00		\$249,157 66	
City of New York.....	45,000 00	4,000 00		
Cleveland National.....	17,797 49			
Colonial Assurance.....	20,100 00	15,000 00		
Columbia.....	65,000 00	20,000 00		
Columbian.....	7,000 00			
Columbian National.....	17,000 00	3,000 00		
Commerce.....	8,000 00	400 00		
Commercial Union.....	31,782 00	5,500 00		
Commonwealth.....	68,485 00	14,500 00		
Connecticut.....	300,000 00	30,000 00		
Continental.....	473,305 00	147,289 91		
County.....	25,000 00	1,000 00		
Detroit F. & M.....	25,000 00	10,000 00		
Dubuque F. & M.....	75,000 00	25,000 00		
Equitable F. & M.....	30,000 00			
Eureka F. & M.....	4,601 05	350 00		
Federal.....	158,000 00	1,767 85		
Federal Union.....	9,300 00	2,000 00		
Fidelity-Phenix.....	403,305 00	63,035 59		
Fire Association.....	281,652 34	55,000 00		
Firemans Fund.....	675,000 00	225,000 00		
Firemens.....	125,000 00	30,000 00		
Franklin.....	50,000 00		798,353 27	
Girard F. & M.....	40,000 00	12,000 00		
Glens Falls.....	110,000 00		6,045 51	
Globe and Rutgers.....	1,160,000 00	210,000 00		\$2,621,528 00
Globe.....	23,807 94	471 24		

WISCONSIN STOCK FIRE COMPANIES

Reserve for contingencies	All other liabilities (12, 13, 14, 15, 22-24)	Total liabilities except capital and surplus (25)	Capital (26)	Surplus (27)	Surplus as regards policy-holders (28)
		\$2,603,977 30	\$750,000 00	\$701,072 89	\$1,451,072 89
	\$75,000 00	4,105,354 81	1,250,000 00	1,441,538 96	2,691,538 96
\$600,000 00		6,841,009 09	1,000,000 00	2,010,911 33	3,010,911 33
		73,438 09		207,474 70	207,474 70
\$600,000 00	\$75,000 00	\$13,623,779 29	\$3,000,000 00	\$4,360,997 88	\$7,360,997 88

OF OTHER STATES.

		\$21,408,630 93	\$5,000,000 00	\$10,705,995 47	\$15,705,995 47
	\$300,000 00	4,201,329 92	500,000 00	2,010,339 98	2,510,339 98
		1,426,342 65	200,000 00	1,087,279 66	1,287,279 66
		2,233,215 86	750,000 00	1,514,593 63	2,264,593 63
		1,249,208 39	1,000,000 00	1,048,345 81	2,048,345 81
		2,456,977 30	1,000,000 00	1,481,871 70	2,481,871 70
	11,476 23	150,471 79	200,000 00	277,708 46	477,708 46
	184 77	1,817,366 65	1,000,000 00	1,060,722 53	2,060,722 53
	317,770 00	9,655,604 93	2,000,000 00	3,189,532 80	5,189,532 80
		292,073 09	500,000 00	299,348 91	799,348 91
		425,922 16	200,000 00	481,680 22	681,680 22
	129 08	6,966,656 56	2,000,000 00	2,055,550 67	4,055,550 67
		1,125,744 70	1,000,000 00	1,381,841 59	2,381,841 59
	50,000 00	7,447,927 24	1,000,000 00	4,126,676 51	5,126,676 51
\$65,000 00	1,077 68	1,141,594 35	400,000 00	2,072,850 51	2,472,850 51
		1,179,002 99	400,000 00	693,722 33	1,093,722 33
	2,178 00	3,975,176 35	1,000,000 00	1,100,000 00	2,100,000 00
	75 00	285,560 98	500,000 00	305,934 07	805,934 07
	1,689 43	529,568 96	200,000 00	332,047 33	532,047 33
		1,323,674 67	600,000 00	452,596 04	1,052,596 04
		580,968 70	839,580 00	406,493 17	1,246,073 17
		318,569 59	200,000 00	319,172 56	519,172 56
		583,561 20	400,000 00	813,393 88	1,213,393 88
		294,026 99	232,500 00	73,344 44	305,844 44
		722,131 67	976,675 00	151,887 31	1,128,562 31
	3,736 80	313,770 11	200,000 00	409,386 48	609,386 48
		1,177,164 07	200,000 00	440,518 61	640,518 61
		1,985,260 75	500,000 00	1,227,314 52	1,727,314 52
	5,075 00	6,925,635 72	1,000,000 00	3,051,899 37	4,051,899 37
100,000.00	33,470 17	18,259,551 95	10,000,000 00	11,364,824 29	21,364,824 29
	140 37	407,644 62	400,000 00	245,906 19	645,906 19
	10,000 00	1,285,186 78	500,000 00	1,250,818 80	1,750,818 80
		1,868,887 79	200,000 00	858,269 08	858,269 08
	945 94	760,546 06	750,000 00	669,908 23	1,619,908 23
	7,738 28	175,384 69	100,000 00	246,275 32	346,275 32
	65,594 42	3,705,893 43	1,000,000 00	990,190 82	1,990,190 82
		440,652 59	200,000 00	94,161 03	294,161 03
	50,000 00	16,045,427 90	2,500,000 00	7,270,834 02	9,770,834 02
	175 58	9,753,341 92	1,000,000 00	4,185,493 01	5,185,493 01
	97,854 64	13,211,084 49	1,500,000 00	5,299,768 46	26,799,768 46
	9,150 67	5,692,108 84	1,250,000 00	2,300,392 78	3,550,392 78
		3,002,172 40	1,000,000 00	1,298,019 45	2,298,019 45
		2,279,763 98	500,000 00	277,907 16	777,907 16
	250,000 00	5,633,154 52	1,000,000 00	2,695,144 33	3,695,144 33
2,000,000 00		22,841,243 25	700,000 00	10,146,031 00	10,846,031 00
		717,473 07	300,000 00	278,446 05	578,446 05

TABLE V—UNDERWRITING AND INVESTMENT EXHIBIT—

NAME OF COMPANY	Underwriting income earned	Underwriting losses and expenses	Gain or loss from underwriting	Investment income earned	Investment losses and expenses
	(13)	(30)	(31)	(46)	(60)
Concordia.....	\$2,117,760 55	\$1,939,413 79	\$178,346 76	\$167,055 34	\$57,696 85
Milwaukee Mechanics.....	3,281,656 26	3,084,626 25	197,030 01	284,217 32	171,534 77
Northwestern National.....	4,330,342 98	4,068,789 26	261,553 72	413,956 56	228,954 46
State Insurance Fund.....	113,318 04	13,091 49	100,226 55	8,286 38	3,718 36
Total Stock Fire of Wisconsin.....	\$9,843,077 83	\$9,105,920 79	\$737,157 04	\$873 515 60	\$461,913 44

STOCK FIRE COMPANIES

Aetna.....	19,427,495 48	17,575,221 46	\$1,852,274 02	\$1,452,787 95	\$422,433 01
Agricultural.....	3,478,183 58	3,415,925 70	62,257 88	441,738 00	177,214 05
Allemania.....	1,201,285 64	1,123,266 10	78,019 54	142,607 00	46,280 25
Alliance.....	2,141,025 37	1,942,255 95	198,769 42	182,190 96	105,437 92
American Alliance.....	1,078,269 06	919,602 68	158,666 38	152,213 96	126,925 32
American Central.....	2,176,380 79	1,997,255 53	179,125 26	182,554 81	65,798 56
American Druggists.....	205,842 12	148,694 95	57,147 17	24,600 00	20,988 96
American Eagle.....	1,846,491 22	1,659,759 66	190,731 56	251,240 87	141,822 07
American Insurance.....	6,629,063 89	6,083,272 19	545,791 70	625,112 08	286,032 56
American National.....	207,521 44	288,228 78	-77,707 34	32,723 06	20,230 18
Assurance Co. of America.....	390,979 05	348,739 80	42,239 25	49,174 22	21,744 32
Automobile.....	7,765,241 07	7,618,636 60	146,604 47	311,529 52	36,450 05
Bankers and Shippers Ins. Co.....	749,101 68	956,176 83	-207,075 15	113,938 31	25,021 57
Boston.....	7,176,830 42	6,394,465 46	782,364 96	794,886 71	463,417 48
Buffalo.....	832,729 76	755,921 27	76,808 49	168,842 93	61,876 44
California.....	1,217,168 94	1,165,086 29	52,082 65	112,331 89	62,510 04
Camden.....	3,646,093 61	3,463,236 95	182,856 66	266,458 82	151,706 36
Central National.....	172,383 94	240,650 39	-68,266 45	47,149 15	177 62
Citizens.....	365,165 20	318,511 41	46,653 79	31,929 43	17,333 19
City of New York.....	1,192,740 96	1,183,502 82	9,238 08	86,613 38	28,486 50
Cleveland National.....	572,110 83	572,574 63	-463 80	90,212 11	53,487 48
Colonial Assurance.....	393,375 77	337,356 90	56,018 87	28,750 40	29,893 07
Columbia.....	795,423 78	848,018 05	-52,594 27	62,533 70	43,272 18
Columbian.....	259,432 72	281,479 43	-22,046 71	24,884 41	6,712 88
Columbian National.....	766,024 65	816,722 64	-50,697 99	91,917 95	9,401 72
Commerce.....	247,073 17	222,933 47	24,139 70	79,095 84	52,188 83
Commercial Union.....	1,084,029 31	994,367 15	89,662 16	166,517 08	192,592 83
Commonwealth.....	1,905,284 59	1,715,291 88	189,992 71	154,626 10	212,377 58
Connecticut.....	6,220,773 96	5,347,718 21	873,055 75	542,267 71	222,394 66
Continental.....	13,900,552 12	12,270,949 70	1,629,602 42	3,355,001 04	1,834,911 54
County.....	256,182 88	212,035 68	44,147 20	46,317 52	30,660 54
Detroit F. & M.....	1,086,821 45	1,023,828 15	62,993 30	130,487 83	27,119 18
Dubuque F. & M.....	1,318,582 43	1,256,504 17	61,998 26	127,696 46	36,512 79
Equitable F. & M.....	773,132 72	653,221 04	119,911 68	231,589 95	186,452 29
Eureka F. & M.....	129,198 75	112,520 00	16,678 75	21,724 70	3,501 65
Federal.....	4,036,159 99	4,274,093 57	-237,933 58	263,628 13	177,658 48
Federal Union.....	443,923 94	440,434 58	3,489 36	28,826 19	7,330 71
Fidelity-Phoenix.....	11,977,284 31	11,057,277 45	920,006 86	2,003,048 07	978,292 01
Fire Association.....	7,622,530 75	7,009,031 51	613,499 24	625,814 61	295,870 97
Firemans Fund.....	13,686,117 21	12,656,343 52	1,029,773 69	772,094 59	164,108 02
Firemens.....	4,633,242 96	4,309,856 50	323,386 46	499,852 46	494,056 94
Franklin.....	1,783,335 91	1,478,146 02	305,189 89	183,595 37	302,978 22
Girard F. & M.....	1,305,148 12	1,205,438 48	99,709 64	146,966 35	287,845 77
Glens Falls.....	4,793,792 40	4,509,310 44	194,481 96	470,791 42	179,887 51
Globe and Rutgers.....	15,582,768 59	14,642,168 09	940,600 50	2,715,417 02	1,913,987 73
Globe.....	552,557 69	537,520 21	15,037 48	71,679 24	21,536 61

(1) Contingent Reserve.

DECEMBER 31, 1919—WISCONSIN STOCK FIRE COMPANIES.

Gain from investments	Net loss from dividends and other sources	Increase or decrease in surplus	Surplus Dec. 31, 1918	Surplus Dec. 31, 1919	Per cent of losses incurred to premiums earned.	Per cent of underwriting expenses incurred to premiums earned.	Per cent of investment expenses incurred to interest and rents earned.	Per cent of total losses & expenses incurred and dividends declared to total income earned
(61)	(71)	(75)	(73)	(74)	(77)	(78)	(79)	(80)
\$109,358 49	\$90,000 00	\$197,705 25	\$593,367 64	\$701,072 89	41.1	50.5	2.	91
112,673 55	184,357 81	1,125,345 75	1,316,193 21	1,441,538 96	45	49	2.95	97
185,002 10	105,547 32	341,008 50	1,669,902 83	2,010,911 33	42	52	.08	95
4,568 02		104,794 57	102,680 13	207,474 70	10	2	3.00	13
\$411,602 16	\$379,905 13	\$768,854 07	\$3,592,143 81	\$4,360,997 88				

OF OTHER STATES.

\$1,030,354 94	\$1,080,666 18	\$1,801,962 78	\$8,964,632 69	10,765,995 47	46	44	4.	92
264,523 95	247,300 00	79,481 83	1,930,858 15	2,610,339 98	53	45	3.	97
96,326 75	40,000 00	134,346 29	952,933 37	1,687,279 66	41	54	.8	
76,753 04	+489,071 17	(1)764,563 63	750,000 00	1,514,593 63	47	43	2.59	92
28,288 64	180,128 50	3,826 52	1,044,519,29	1,048,345 81	39	46	2.65	101
116,756 25	51,988 59	243,692 62	1,237,978 78	1,481,871 70	45	47	2.83	87
3,611 04	20,000 00	40,758 21	236,950 25	277,708 46	21	52	13.3	82
109,418 80	140,000 00	160,150 36	900,572 17	1,060,722 53	51	39	2.09	92
339,079 52	395,850 57	489,020 65	2,760,512 15	3,189,532 80	44	48	1.08	93
12,492 88	+160,000 00	84,785 54	214,563 37	299,348 91	50	88	4.1	127
27,429 90	30,000 00	39,669 15	442,011 67	481,680 22	45	45	2.96	90
275,079 47	260,000 00	221,683 94	1,833,866 73	2,655,550 67	54	45	2.83	97
88,916 74		-118,158 41	1,500,000 00	1,381,841 59	107	54		114
331,469 23	211,295 56	902,538 63	3,224,137 88	4,126,676 51	50	39	8.	89
106,966 49	110,000 00	73,774 98	1,569,075 53	2,072,850 51	39	52	22.	92
49,821 85	+1,885 95	103,790 45	589,931 88	693,722 33	42	53	16.	92
114,752 46	177,999 30	119,609 82	980,390 18	1,100,000 00	49	46	3.53	92
46,971 53		-21,294 92	327,228 99	305,934 07	44	96	.004	168
14,596 24	16,000 00	45,250 03	286,797 30	332,047 33	53	35	2.25	84
58,126 88	24,321 24	43,043 72	409,552 32	452,596 04	52	47	2.70	98
36,724 63		36,260 83	370,232 34	406,493 17	52	48	44.	95
-1,142 67	12,000 00	42,876 20	276,296 36	319,172 56	37	48	2.8	90
19,261 52	+79,025 25	45,692 50	767,701 38	813,393 88	50	54	2.8	104
18,171 53	+21,157 30	17,282 12	56,062 32	73,344 44	47	61	11.	162
82,516 23		31,818 24	120,069 07	151,887 31	54	53	1.6	96
26,907 01	20,000 00	31,046 71	378,339 77	409,386 48	40	51	19.	90
-26,075 75	6,465 36	57,121 05	383,397 56	440,518 61	47	44	2.55	97
-57,751 48	+10,874 30	143,115 53	1,084,198 99	1,227,314 52	45	46	6.6	94
319,873 05	192,773 29	1,000,155 51	2,051,743 86	3,051,899 37	42	44	2.87	86
1,520,089 50	1,957,683 13	1,192,008 79	10,172,815 50	11,364,824 29	42	47	6.57	93
15,656 98	14,384 29	45,419 89	200,486 30	245,906 19	45	38	5.90	87
103,368 65	80,000 00	86,361 95	1,164,456 85	1,250,818 80	47	47	.169	93
91,183 67	60,000 00	93,181 93	565,087 15	658,269 08	41	54		94
45,137 66	+210,063 92	375,113 26	494,794 97	869,908 23	43	42	6.9	90
18,223 05	8,000 00	26,901 80	219,373 52	246,275 32	35	51	.016	82
85,969 65	179,809 64	-331,773 57	1,321,964 39	990,190 82	57	47	2.	108
21,495 48	16,000 00	8,984 84	85,176 19	94,161 03	53	46	2.6	98
1,624,756 06	706,614 08	1,238,148 84	6,032,655 18	7,270,834 02	45	47	3.66	91
326,943 64	354,573 11	585,869 77	3,599,623 24	4,185,493 01	47	46	9.34	93
607,986 57	355,099 85	1,282,660 41	4,017,108 05	5,299,768 46	51	41	12.	92
5,795 52	274,933 27	54,248 71	2,246,144 07	2,300,362 78	47	46	22.	100
-119,382 85	+430,000 00	615,807 04	652,212 41	1,298,019 45	42	41	4.00	94
-140,879 42	65,958 40	-95,128 18	373,035 34	277,907 16	39	53	29.	106
290,003 91	349,811 33	135,574 54	2,559,569 79	2,665,144 33	51	45	15.	96
801,430 19	420,000 00	1,322,030 69	8,824,000 31	10,146,031 00	60	34	8.2	93
50,143 63	36,000 00	29,181 11	249,264 94	278,446 05	44	53	13.6	95

TABLE VI—RISKS, PREMIUMS AND LOSSES—DECEMBER 31, 1919—

NAME OF COMPANY	TOTAL BUSINESS		
	NET AMOUNT AT RISK		GROSS RISKS
	Fire (8 ¹)	Marine (8 ²)	Fire (2 ¹)
Concordia.....	\$407,080,019 00	\$1,527,110 00	\$324,779,999 00
Milwaukee Mechanics.....	631,153,225 00	14,819,216 00	430,955,971 00
Northwestern National.....	919,704,647 00	38,617,831 00	539,902,942 00
State Insurance Fund.....	46,440,597 00		50,181,160 00
Total Stock Fire of Wisconsin.....	\$2,004,378,488 00	\$54,964,157 00	\$1,345,820,072 00

STOCK FIRE COMPANIES

Aetna.....	\$2,856,251,545 00	\$107,804,860 00	\$2,512,017,282 00
Agricultural.....	593,851,300 00	25,865,600 00	554,692,300 00
Allemania.....	229,062,553 00		257,058,077 00
Alliance.....	300,395,533 00	11,776,182 00	389,110,640 00
American Alliance.....	251,498,032 00	332,485 00	707,277,118 00
American Central.....	356,588,970 00	18,868,632 00	630,108,611 00
American Druggists.....	21,758,195 00		27,805,452 00
American Eagle.....	253,217,882 00	11,403,676 00	724,087,143 00
American Insurance.....	1,382,608,472 00	32,065,329 00	1,021,899,801 00
American National.....	39,981,607 00	184,278 00	77,837,156 00
Assurance Co. of America.....	51,987,047 00	4,827,950 00	96,868,310 00
Automobile.....	665,365,208 00	230,718,535 00	994,871,777 00
Bankers and Shippers Ins. Co.....	59,489,027 00	34,953,781 00	113,971,996 00
Boston.....	764,151,513 00	73,641,133 00	810,319,240 00
Buffalo.....	187,041,319 00		123,492,259 00
California.....	130,841,140 00	13,367,812 00	193,443,527 00
Camden.....	561,171,341 00	6,228,520 00	572,027,229 00
Central National.....	34,578,198 00		40,103,366 00
Citizens.....	42,230,035 00		352,003,222 00
City of New York.....	194,100,539 00	3,409,280 00	237,391,393 00
Cleveland National.....	100,150,457 00	763,082 00	177,241,851 00
Colonial Assurance.....	38,909,465 00	4,263,126 00	67,584,185 00
Columbia.....	18,651,034 00	31,349,566 00	28,964,350 00
Columbian.....	45,151,037 00		48,263,183 00
Columbian National.....	101,805,441 00		122,650,963 00
Commerce.....	58,188,547 00		49,517,382 00
Commercial Union.....	187,263,480 00	4,393,263 00	215,363,052 00
Commonwealth.....	337,341,624 00	13,099,967 00	428,916,457 00
Connecticut.....	1,074,650,466 00	22,629,392 00	880,510,026 00
Continental.....	2,728,644,633 00	85,568,606 00	2,077,474,791 00
County.....	43,084,257 00		106,793,357 00
Detroit F. & M.....	201,715,495 00		169,653,401 00
Dubuque F. & M.....	301,980,459 00		218,911,923 00
Equitable F. & M.....	100,313,006 00	5,660,539 00	290,744,646 00
Eureka F. & M.....	32,523,226 00		22,375,113 00
Federal.....	40,047,993 00	406,274,066 00	166,564,858 00
Federal Union.....	53,170,974 00	1,396,143 00	63,626,411 00
Fidelity-Phenix.....	2,323,723,487 00	67,900,040 00	1,973,096,016 00
Fire Association.....	1,277,020,845 00	29,198,154 00	1,184,246,250 00
Firemans Fund.....	1,225,672,976 00	291,974,397 00	1,209,408,587 00
Firemens.....	834,507,459 00	18,908,860 00	695,291,889 00
Franklin.....	248,256,693 00	13,185,798 00	520,763,233 00
Girard F. & M.....	310,300,418 00		254,342,937 00
Glens Falls.....	773,513,250 00	53,086,641 00	800,267,093 00
Globe and Rutgers.....	1,905,575,091 00	276,140,521 00	2,027,193,789 00
Globe.....	115,970,857 00		81,016,220 00

WISCONSIN STOCK FIRE COMPANIES

WRITTEN	WISCONSIN BUSINESS			
	GROSS RISKS WRITTEN (31)			
	Marine (2)	Fire	Marine	Tornado
				Total
\$10,030,369 00	\$25,376,980 00	\$5,000 00	\$3,029,666 00	\$28,411,646 00
181,421,341 00	30,843,150 00	564,429 00	2,534,785 00	33,942,364 00
156,526,202 00	22,502,325 00	2,216,731 00	4,057,159 00	28,776,215 00
	25,821,802 00		24,359,358 00	50,181,160 00
\$347,977,912 00	\$104,544,257 00	\$2,786,160 00	\$33,980,968 00	\$141,311,385 00

OF OTHER STATES

\$1,582,222,660 00	\$38,186,002 00	\$5,723,469 00	\$3,507,460 00	\$47,416,931 00
401,404,400 00	10,220,300 00	70,900 00	477,520 00	10,768,720 00
	7,707,375 00			7,707,375 00
90,240,190 00	7,567,271 00	415,053 00	339,450 00	8,321,774 00
12,354,682 00	17,894,668 00	117,111 00	547,275 00	12,559,054 00
56,587,385 00	11,021,247 00	78,345 00	885,312 00	11,984,904 00
	511,550 00			511,550 00
61,361,167 00	13,341,416 00	358,183 00	1,046,068 00	14,745,667 00
67,197,277 00	28,516,299 00	1,522,787 00	10,018,356 00	40,057,442 00
1,754,294 00	3,156,058 00	40,098 00	118,100 00	3,314,256 00
8,917,471 00	602,375 00			602,375 00
3,123,665,172 00	9,023,803 00	2,488,939 00	243,450 00	11,756,192 00
3,327,452 17	6,076 74			6,076 74
504,699,408 00	24,991,332 00	3,054,932 00	1,836,651 00	29,882,915 00
	2,891,532 00		37,800 00	2,929,332 00
16,377,238 00	2,806,671 00		204,237 00	3,010,908 00
88,820,283 00	7,294,145 00	81,449 00	188,686 00	7,564,280 00
	294,600 00	3,400 00	22,550 00	320,550 00
4,705,144 00	4,566,813 00		293,700 00	4,860,513 00
63,035,909 00	4,035,744 00			4,035,744 00
2,786,868 00	3,275,050 00		6,500 00	3,281,550 00
4,631,522 00	244,547 00			244,547 00
139,546,547 00	123,575 00	327,377 00	8,000 00	458,952 00
2,500 00	2,583,198 00		155,050 00	2,738,248 00
	2,106,321 00		126,435 00	2,232,756 00
	746,547 00			746,547 00
9,532,093 00	7,260,308 00		598,245 00	7,858,553 00
29,093,598 00	11,923,354 00	96,567 00	397,255 00	12,417,176 00
106,674,554 00	17,390,191 00	1,182,437 00	902,081 00	19,474,709 00
220,280,382 00	31,400,074 00	16,845,440 00	4,960,330 00	53,205,844 00
	3,296,427 00		44,670 00	3,341,097 00
2,540,598 00	4,249,347 00	238,584 00	113,850 00	4,601,781 00
	6,052,271 00			6,052,271 00
50,842,832 00	7,674,514 00	432,855 00	409,461 00	8,516,830 00
	576,302 00		52,650 00	628,952 00
8,123,862,679 00		1,715,674 00		1,715,674 00
11,573,111 00	1,201,320 00	638,488 00		1,839,808 00
155,505,561 00	53,038,748 00	16,883,523 00	23,061,483 00	92,983,754 00
438,023,618 00	30,928,999 00	18,977 00	1,415,581 00	32,363,557 00
4,626,810,323 00	6,715,807 00	1,335,166 00	248,145 00	8,299,118 00
89,455,692 00	13,657,833 00	3,575,375 00	1,247,698 00	18,480,906 00
269,671,354 00	6,115,982 00	155,004 00	325,660 00	6,596,646 00
7,454,781 00	5,153,082 00	15,380 00	518,083 00	5,686,545 00
319,578,867 00	14,802,114 00	2,280,145 00	507,941 00	17,596,200 00
875,415,377 00	41,471,900 00			41,471,900 00
	3,105,456 00		54,775 00	3,160,231 00

TABLE VI.—Continued.—RISKS, PREMIUMS AND LOSSES—DECEMBER 31, 1919—

NAME OF COMPANY	WISCONSIN BUSINESS		
	GROSS PREMIUMS		
	Fire	Marine	Tornado
Concordia.....	\$235,766 26	\$14 73	\$21,227 18
Milwaukee Mechanics.....	291,850 61	11,949 99	15,144 64
Northwestern National.....	188,155 65	25,848 04	28,082 03
State Insurance Fund.....	110,307 89		26,540 43
Total Stock Fire of Wisconsin.....	\$826,080 41	\$37,812 76	\$90,994 28
STOCK FIRE COMPANIES			
Aetna.....	\$321,484 07	\$25,991 13	\$27,322 35
Agricultural.....	90,805 82	1,138 97	2,513 43
Allemanina.....	75,852 26		
Alliance.....	50,771 51	1,217 68	1,713 31
American Alliance.....	93,350 93	1,588 23	2,807 39
American Central.....	112,608 99	1,016 61	5,689 02
American Druggists.....	5,466 32		
American Eagle.....	119,188 91	4,130 24	5,853 33
American Insurance.....	320,161 33	23,283 92	85,750 78
American National.....	21,013 68	362 71	500 81
Assurance Co. of America.....	2,975 74		
Automobile.....	70,947 21	29,534 72	2,567 42
Bankers and Shippers Ins. Co.....	4,070 65		
Boston.....	238,334 75	25,253 59	12,814 54
Buffalo.....	29,340 68		165 05
California.....	23,433 54		797 58
Camden.....	66,984 97	1,199 26	1,372 90
Central National.....	2,538 75	74 50	105 35
Citizens.....	44,979 11		1,983 20
City of New York.....	36,553 16		
Cleveland National.....	23,443 98		22 28
Colonial Assurance.....	1,276 80		
Columbia.....	754 62	4,071 40	25 62
Columbian.....	21,747 49		1,278 48
Columbian National.....	17,562 80		556 11
Commerce.....	7,152 92		
Commercial Union.....	67,828 79		2,544 94
Commonwealth.....	83,641 51	1,463 32	1,935 36
Connecticut.....	141,893 12	7,662 53	4,919 74
Continental.....	285,138 73	11,824 89	41,322 21
County.....	35,284 28		1,018 77
Detroit F. & M.....	38,174 35	1,038 54	589 84
Dubuque F. & M.....	61,061 58		
Equitable F. & M.....	65,640 96	1,146 90	1,655 94
Eureka F. & M.....	5,551 71		204 73
Federal.....		6,566 76	
Federal Union.....	12,630 96	4,201 66	
Fidelity-Phenix.....	532,991 63	13,215 22	205,938 23
Fire Association.....	267,476 13	689 25	5,829 61
Firemans Fund.....	149,038 52	40,977 51	7,705 20
Firemens.....	128,403 24	2,411 54	7,366 01
Franklin.....	58,402 31	2,240 91	1,994 00
Girard F. & M.....	46,679 56	195 13	2,487 46
Glen Falls.....	89,196 37	9,926 81	3,774 76
Globe and Rutgers.....	365,314 68		
Globe.....	29,830 08		316 43

WISCONSIN STOCK FIRE COMPANIES

WRITTEN	DEDUCT RETURN PREMIUM (32)			
	Fire	Marine	Tornado	Total
Total				
\$257,008 17	\$24,993 66		\$2,596 93	\$27,590 59
318,945 24	25,485 67	\$1,591 89	1,721 71	28,799 27
242,085 72	13,404 03	4,254 50	2,301 89	19,960 42
136,848 32				
\$954,887 45	\$63,883 36	\$5,846 39	\$6,620 53	\$76,350 28

OF OTHER STATES

\$374,797 55	\$51,021 44	\$2,599 45	\$5,329 95	\$58,950 84
94,458 22	14,147 44	92 00	389 69	14,629 13
75,852 26	11,264 25			11,264 25
53,702 50	9,735 85	73 59	351 47	10,160 91
97,746 55	9,852 10	270 35	426 41	10,548 86
119,314 62	15,092 89	117 16	843 98	16,054 03
5,466 32	136 44			136 44
129,172 48	16,554 25	1,009 99	560 89	18,125 13
429,196 03	48,443 63	3,287 63	13,203 70	64,934 96
21,877 20	4,980 57	20 05	124 59	5,125 21
2,975 74	466 04			466 04
103,049 35	16,028 46	7,419 85	1,408 84	24,857 15
4,070 65	659 75			659 75
276,402 88	33,686 94	3,090 44	2,134 10	43,911 48
29,505 73	2,324 37		40	2,324 77
24,231 12	3,887 10		136 21	4,023 31
69,557 13	13,344 66	256 24	119 05	13,719 95
2,718 60	241 45	8 20	28 73	278 38
46,962 31	5,948 39		195 20	6,143 59
36,553 16	4,638 00			4,638 00
23,466 26	6,500 03		9 36	6,509 39
1,276 80	72 01			72 01
4,851 64	33 70	584 62		618 32
23,025 97	4,389 35		38 57	4,427 92
18,118 91	3,097 03		983 45	4,080 48
7,152 92	480 56			480 56
70,373 73	10,844 35		127 06	10,971 41
87,040 19	14,869 12	348 13		15,217 25
154,475 39	21,281 56	2,070 33	198 51	23,550 40
338,285 83	38,699 20	2,484 88	2,614 30	43,798 38
36,303 05	3,786 86			3,786 86
39,802 73	3,110 71		80	3,111 51
61,061 58	7,859 51			7,859 51
68,443 80	7,281 73	57 36	91 44	7,430 53
5,756 44	494 98			494 98
6,566 76		1,672 62		1,672 62
16,832 62	2,193 99	299 06		2,493 05
752,145 08	70,747 73	3,217 80	20,469 27	94,434 80
273,994 99	42,651 81	22 29	3,492 67	46,166 77
197,721 23	29,466 19			29,466 19
138,180 79	18,806 45	219 52	1,290 37	20,316 34
62,637 22	6,600 08	356 03	447 00	7,403 11
49,362 15	6,632 77	69 79	59 97	6,762 53
102,897 94	15,958 01	687 48	865 97	17,511 46
365,314 68	118,222 82			118,222 82
30,146 51	3,984 97		122 25	4,107 22

TABLE VI—Continued—RISKS, PREMIUMS AND LOSSES—DECEMBER 31, 1919—

NAME OF COMPANY	DEDUCT REINSURANCE (32)				WISCONSIN
	Fire	Marine	Tornado	Total	NET
					Fire
Concordia.....	\$25,687 22		\$94 14	\$25,781 36	\$185,085 38
Milwaukee Mechanics.....	22,692 12	\$137 63	296 46	23,126 21	243,672 82
Northwestern National.....	19,893 79	797 10	1,200 63	21,891 52	154,857 83
State Insurance Fund.....	2,935 51			2,935 51	107,372 38
Total Stock Fire of Wisconsin.....	\$71,208 64	\$934 73	\$1,591 23	\$73,734 60	\$690,988 41

STOCK FIRE COMPANIES

Aetna.....	\$33,389 59	\$8,213 47	\$545 71	\$42,148 77	\$237,073 04
Agricultural.....	10,299 12	27 00	107 00	10,433 12	66,359 26
Allemannia.....	18,037 45			18,037 45	46,551 56
Alliance.....	15,140 16			15,140 16	25,895 50
American Alliance.....	3,730 58		36 61	3,767 19	79,768 25
American Central.....	49,585 15	449 72	2,422 52	52,457 39	47,930 95
American Druggists.....	910 80			910 80	4,419 08
American Eagle.....	54,726 86	2,292 35	3,839 70	60,858 91	47,907 83
American Insurance.....	60,245 61	2,604 69	15,599 03	78,449 33	211,472 09
American National.....	1,486 41		5 00	1,491 41	14,546 70
Assurance Co. of America.....	636 90			636 90	1,872 89
Automobile.....	1,427 30			1,427 30	53,491 45
Bankers and Shippers Ins. Co.....	97 50			97 50	3,401 40
Boston.....	58,393 24	1,149 36	2,573 29	62,115 89	141,254 57
Buffalo.....	3,051 78		78 03	3,129 81	23,964 53
California.....	6,158 29		34 25	6,192 54	13,388 15
Camden.....	3,449 49	13 52	77 35	3,540 36	50,190 82
Central National.....	490 30		8 20	498 50	1,807 00
Citizens.....	183 10			183 10	38,847 62
City of New York.....	4,386 63			4,386 63	27,528 53
Cleveland National.....	7,465 23		+8 73	7,456 50	9,488 72
Colonial Assurance.....	161 71			161 71	1,043 08
Columbia.....					720 92
Columbian.....	4,422 74		492 77	4,915 51	12,935 40
Columbian National.....	2,657 53		-245 50	2,412 03	11,808 24
Commerce.....	951 34			951 34	5,721 02
Commercial Union.....	17,435 26		1,014 61	18,449 87	39,549 18
Commonwealth.....	22,064 51			22,064 51	46,707 88
Connecticut.....	18,143 19	352 23	101 36	18,596 78	102,468 37
Continental.....	35,837 29	2,245 64	2,334 04	40,416 97	210,602 24
County.....	23,096 54		1,018 77	24,115 31	8,400 88
Detroit F. & M.....	5,920 49	364 54	171 00	6,456 03	29,143 15
Dubuque F. & M.....	8,344 40			8,344 40	44,857 67
Equitable F. & M.....	43,382 21	538 35		43,920 56	14,977 02
Eureka F. & M.....	1,633 43			1,633 43	3,423 30
Federal.....					
Federal Union.....	3,680 04	2,564 52		6,244 56	6,756 93
Fidelity-Phenix.....	73,144 56	2,898 66	7,847 79	83,891 01	389,099 34
Fire Association.....	50,407 84		1,513 25	51,921 09	174,416 48
Firemans Fund.....	28,718 14			28,718 14	110,773 08
Firemens.....	17,457 30	280 70	188 90	17,926 90	92,139 49
Franklin.....					51,832 23
Girard F. & M.....	7,065 66	125 34	136 25	7,054 75	32,981 13
Glens Falls.....	15,321 60	6,267 02	1,148 74	22,737 36	57,916 76
Globe and Rutgers.....	1,128 72			1,128 72	245,963 11
Globe.....	183 24			183 24	25,661 87

WISCONSIN STOCK FIRE COMPANIES.

BUSINESS

PREMIUMS (32)			LOSSES PAID (33)			
Marine	Tornado	Total	Fire	Marine	Tornado	Total
\$14 73	\$18,536 11	\$203,636 22	\$47,306 74		\$2,137 94	\$49,444 68
10,220 47	13,126 47	267,019 76	72,122 77	\$2,314 85	1,681 52	76,119 14
20,796 44	24,579 51	200,233 78	28,464 30	1,762 14	3,941 69	34,168 13
	26,540 43	133,912 81	11,048 54		100 53	11,149 07
\$31,031 64	\$82,782 52	\$804,802 57	\$158,942 35	\$4,076 99	\$7,861 68	\$170,881 02

OF OTHER STATES.

\$15,178 21	\$21,446 69	\$273,697 94	\$117,552 53	\$3,544 01	\$846 30	\$121,942 84
1,019 97	2,016 74	69,395 97	25,242 95	1,943 00	113 05	27,299 00
		46,550 56	12,747 57			12,747 57
1,144 09	1,361 84	28,401 43	16,982 94	2,554 27	107 60	19,644 81
1,317 88	2,344 37	83,430 50	20,364 81	36 06	286 39	20,687 26
449 73	2,422 52	50,803 20	51,641 82	238 70	341 02	32,221 54
		4,419 08	20 34			20 34
827 90	1,452 74	50,188 44	52,037 25	268 98	155 41	52,461 64
17,391 60	56,948 05	285,811 74	106,073 70	4,481 59	8,517 16	119,072 45
342 66	371 22	15,260 58	3,641 91	597 45	17 65	4,257 01
		1,872 80	876 35			876 35
22,114 87	1,158 58	76,764 90	11,518 10	4,915 68		16,433 78
		3,401 40	1,500 73			1,500 73
21,013 79	8,107 15	170,375 51	77,576 68	6,351 78	642 57	84,571 03
	86 62	24,051 15	7,131 05			7,131 05
	627 12	14,015 27	3,959 34			3,959 34
929 50	1,176 50	52,296 82	18,689 37		9 60	18,698 97
66 30	68 42	1,941 72		3 50		3 50
	1,788 00	40,635 62	23,958 93			23,958 93
		27,528 53	8,867 88			8,867 88
	21 65	9,510 37	6,331 11			6,331 11
		1,043 08	1 58			1 58
3,486 78	25 62	4,235 32		744 86		744 86
	747 14	13,682 54	8,448 54			8,448 54
	—181 84	11,626 40	3,445 82		10 00	3,455 82
		5,721 02	2,430 80			2,430 80
	1,403 27	40,952 45	20,455 86		82 63	20,538 49
1,115 19	1,935 36	49,758 43	23,727 86	2,461 05	24 72	26,213 63
5,239 97	4,619 87	112,328 21	34,139 77	1,946 16	390 47	36,476 40
7,094 37	36,373 87	254,070 48	101,792 81	1,439 47	3,032 22	106,264 50
		8,400 88	10,025 59		25 00	10,050 59
674 00	418 04	30,235 19	8,669 47			8,669 47
		44,857 67	12,484 30			12,484 30
551 19	1,564 50	17,092 71	10,703 32	91 65	79 72	10,874 69
	204 73	3,628 03	2,189 34			2,189 34
4,894 14		4,894 14		683 59		683 59
1,338 08		8,095 01	4,328 15	7,929 80		12,257 95
7,098 76	177,621 17	573,819 27	177,766 59	1,452 20	26,291 09	205,509 88
666 96	823 69	175,907 13	109,786 38	1,755 44	1,683 65	113,225 47
22,506 79	6,257 03	139,536 90	54,451 49	65,700 59	4,001 36	124,153 44
1,911 32	5,886 74	99,937 55	51,008 97	1,033 04	408 99	52,451 00
1,884 88	1,547 00	55,234 11	13,952 32	461 10	148 00	14,561 42
	2,563 74	35,544 87	17,873 55	43 00	16 67	17,933 22
2,972 31	1,760 05	62,640 12	38,150 94	3,826 79	16 21	41,993 94
		245,963 11	60,802 80			60,802 80
	194 18	25,856 05	8,671 05			8,671 05

TABLE VI—Continued—RISKS, PREMIUMS AND LOSSES—

NAME OF COMPANY	WISCONSIN BUSINESS				
	DEDUCT REINSURANCE ON PAID LOSSES (33)				Fire
	Fire	Marine	Tornado	Total	
Concordia.....	\$4,162 39			\$4,162 39	\$43,144 35
Milwaukee Mechanics.....	5,750 27	\$18 58		5,768 85	66,372 50
Northwestern National.....	2,010 22	63 63	\$112 73	2,186 58	26,454 08
State Insurance Fund.....					11,048 54
Total Stock Fire of Wisconsin.....	\$11,922 88	\$82 21	\$112 73	\$12,117 82	\$147,019 47
STOCK FIRE COMPANIES					
Aetna.....	\$12,638 51	\$13 51		\$12,652 02	\$104,914 02
Agricultural.....	2,093 00			2,093 00	23,149 95
Allemannia.....	3,030 73			3,030 73	9,716 84
Alliance.....	8,674 97			8,674 97	8,307 97
American Alliance.....	4,013 89			4,013 89	16,350 92
American Central.....	17,898 66	119 35	\$170 51	18,188 52	13,743 16
American Druggists.....					20 34
American Eagle.....	28,136 23	65 08	124 10	28,325 41	23,901 02
American Insurance.....	28,400 15	362 46	2,594 49	31,357 10	77,673 55
American National.....	74 94			74 94	3,566 97
Assurance Co. of America.....	664 66			664 66	211 69
Automobile.....	488 45			488 45	11,029 65
Bankers and Shippers Ins. Co.....					1,500 73
Boston.....	24,439 18	151 27	99 16	24,589 61	53,137 50
Buffalo.....	1,575 93			1,575 03	5,556 02
California.....	553 46			553 46	3,405 88
Camden.....	298 25			298 25	18,391 12
Central National.....					
Citizens.....					23,958 93
City of New York.....	1,384 35			1,384 35	7,483 53
Cleveland National.....	2,108 77			2,108 77	4,222 34
Colonial Assurance.....					1 58
Columbia.....		101 61		101 61	
Columbian.....	3,665 57			3,665 57	4,782 97
Columbian National.....	377 96		7 50	385 46	3,067 86
Commerce.....	27 25			27 25	2,403 55
Commercial Union.....	9,416 04		32 50	9,448 54	11,039 82
Commonwealth.....	6,869 15			6,869 15	16,858 71
Connecticut.....	3,210 84	180 84	7 80	3,399 48	30,928 93
Continental.....	9,536 66	307 85	105 33	9,949 84	92,256 15
County.....	5,227 98		25 00	5,252 98	4,797 61
Detroit F. & M.....	624 68			624 68	8,044 79
Dubuque F. & M.....	4,612 37			4,612 37	7,871 93
Equitable F. & M.....	4,451 87	47 50		4,499 37	6,251 45
Eureka F. & M.....	412 85			412 85	1,776 49
Federal.....					
Federal Union.....	2,220 81	5,216 48		7,437 29	2,107 34
Fidelity-Phenix.....	35,251 92	416 70	1,278 82	36,947 44	142,514 67
Fire Association.....	40,776 63		3 02	40,779 65	69,009 75
Firemans Fund.....	5,305 52	45,774 82		51,080 34	49,145 97
Firemens.....	10,455 36		16 67	10,472 03	40,553 61
Franklin.....					13,952 32
Grard F. & M.....	3,924 42	43 00		3,967 42	13,949 13
Glens Falls.....	11,032 96	11 35		11,044 31	27,117 98
Globe and Rutgers.....					60,802 80
Globe.....	118 48			118 48	8,552 57

DECEMBER 31, 1919—WISCONSIN STOCK FIRE COMPANIES

NET LOSSES PAID (33)			LOSSES INCURRED (34)			
Marine	Tornado	Total	Fire	Marine	Tornado	Total
	\$2,137 94	\$45,282 29	\$47,445 87		\$2,130 75	\$49,576 62
\$2,296 27	1,681 52	70,350 29	71,073 23	\$3,598 00	1,846 16	76,517 39
1,698 51	3,828 96	31,981 55	29,091 02	1,694 25	4,858 70	35,643 97
	100 53	11,149 07	11,048 54		100 53	11,149 07
\$3,994 78	\$7,748 95	\$158,763 20	\$158,658 66	\$5,292 25	\$8,936 14	\$172,887 05

OF OTHER STATES

\$3,530 50	\$846 30	\$109,290 82	\$112,608 22	\$9,826 68	\$1,074 37	\$123,509 27
1,943 00	113 05	25,206 00	23,524 95	3,407 00	113 05	27,045 00
		9,716 84	13,860 16			13,860 16
2,554 27	107 60	10,969 84	16,157 75	2,554 27	107 60	18,819 62
36 06	286 39	16,673 37	15,943 30	42 06	271 39	16,256 75
119 35	170 51	14,033 02	46,599 82	—2,161 30	373 02	44,811 54
		20 34	20 34			20 34
203 90	31 31	24,136 23	53,706 78	268 98	200 41	54,176 17
4,119 13	5,922 67	87,715 35	104,783 55	5,559 96	9,704 16	120,047 67
597 45	17 65	4,182 07	3,449 35	597 45	17 65	4,064 45
		211 69	1,000 00			1,000 00
4,915 68		15,945 33	14,535 07	3,919 68		18,454 75
		1,500 73	1,500 73			1,500 73
6,200 51	543 41	59,881 42	85,751 52	5,791 78	839 56	92,382 86
		5,556 02	7,099 20			7,099 20
		3,405 88	3,299 34			3,299 34
	9 60	18,400 72	17,910 37		9 60	17,919 97
3 50		3 50		3 50		3 50
		23,958 93	24,519 93			24,519 93
		7,483 53	9,433 88			9,433 88
		4,222 34	5,827 21			5,827 21
		1 58	6 58			6 58
643 25		643 25	174 00	744 86		918 86
		4,782 97	7,533 69		11 76	7,545 45
	2 50	3,070 36	6,396 64		10 00	6,406 64
		2,403 55	2,454 74			2,454 74
	50 13	11,089 95	23,058 09		82 63	23,140 72
2,461 05	24 72	19,344 48	18,473 80	1,532 05	49 72	20,055 57
1,765 32	382 67	33,076 92	28,460 42	931 16	437 78	29,829 36
1,131 62	2,926 89	96,314 66	103,996 24	1,603 47	3,323 57	108,923 28
		4,797 61	10,051 94		25 00	10,076 94
		8,044 79	11,088 28			11,088 28
		7,871 93	10,542 43			10,542 43
44 15	79 72	6,375 32	8,461 84	120 24	79 72	8,661 80
		1,776 49	1,437 89			1,437 89
683 59		683 59		873 59		873 59
2,713 32		4,820 66	4,419 15	9,684 80		14,103 95
1,035 50	25,012 27	168,562 44	191,985 58	1,566 20	28,292 09	221,843 87
1,755 44	1,680 63	72,445 82	107,835 25	600 59	1,898 40	110,334 24
19,925 77	4,001 36	73,073 10	40,644 97	69,510 59	9,829 89	119,985 45
1,033 04	392 32	41,978 97	43,353 40	698 04	455 99	44,507 43
461 10	148 00	14,561 42	14,085 62	461 10	148 00	14,694 72
	16 67	13,965 80	13,875 44		16 67	13,935 11
3,815 44	16 21	30,949 63	36,275 84	3,826 79	71 21	40,173 84
		60,802 80	49,790 28			49,790 28
		8,552 57	9,437 55			9,437 55

TABLE VI—Concluded—RISKS, PREMIUMS AND LOSSES (34)—DECEMBER 31, 1919—

NAME OF COMPANY	WISCONSIN			
	DEDUCT REINSURANCE ON INCURRED LOSSES (34)			
	Fire	Marine	Tornado	Total
Concordia.....	\$4,330 82		\$7 05	\$4,337 87
Milwaukee Mechanics.....	7,171 53	\$18 58	2 50	7,192 61
Northwestern National.....	2,023 44		157 32	2,180 76
State Insurance Fund.....				
Total Stock Fire of Wisconsin.....	\$13,525 79	\$18 58	\$166 87	\$13,711 24

STOCK FIRE COMPANIES

Aetna.....	\$12,679 41	\$551 02		\$13,230 43
Agricultural.....	454 00			454 00
Allemannia.....	3,035 30			3,035 30
Alliance.....	8,418 22			8,418 22
American Alliance.....	2,943 89			2,943 89
American Central.....	26,629 14	—1,080 65	\$188 51	25,737 00
American Druggists.....				
American Eagle.....	29,372 85	65 08	160 10	29,598 03
American Insurance.....	28,901 41	542 46	2,594 49	32,038 36
American National.....	62 91			62 91
Assurance Co. of America.....	700 00			700 00
Automobile.....	23 55			23 55
Bankers and Shippers Ins. Co.....	159 98			159 98
Boston.....	30,065 41	81 27	106 02	30,252 70
Buffalo.....	1,576 03			1,576 03
California.....	553 46			553 46
Camden.....	299 25			299 25
Central National.....				
Citizens.....				
City of New York.....	1,426 65			1,426 65
Cleveland National.....	2,375 74			2,375 74
Colonial Assurance.....				
Columbia.....		101 61		101 61
Columbian.....	3,146 80			3,146 80
Columbian National.....	2,057 23		7 50	2,064 73
Commerce.....	20 99			20 99
Commercial Union.....	9,416 04		32 50	9,448 54
Commonwealth.....	6,443 15			6,443 15
Connecticut.....	4,037 28	180 84	7 80	4,225 92
Continental.....	9,528 56	449 85	118 33	10,096 74
County.....	5,254 33		25 00	5,279 33
Detroit F. & M.....	722 81			722 81
Dubuque F. & M.....	3,525 70			3,525 70
Equitable F. & M.....	4,194 13	47 50	79 72	4,321 35
Eureka F. & M.....	401 88			401 88
Federal.....				
Federal Union.....	2,220 81	6,386 48		8,607 29
Fidelity-Phenix.....	33,586 08	518 70	1,987 37	36,092 15
Fire Association.....	38,868 65		23 02	38,891 67
Firemans Fund.....	393 44	48,423 82		48,817 26
Firemens.....	11,499 39	1 00	16 67	11,517 06
Franklin.....				
Girard F. & M.....	1,857 68	43 00		1,900 68
Glens Falls.....	11,032 96	11 35		11,044 31
Globe and Rutgers.....				
Globe.....	544 67			544 67

WISCONSIN STOCK FIRE COMPANIES.

BUSINESS

NET LOSSES INCURRED (34)				EXPENSES AND UNEARNED PREMIUMS SCHEDULE		
Fire	Marine	Tornado	Total	Expenses properly chargeable against Wis. business (1)	Unearned premiums on Wisconsin business (2)	Increase or decrease in unearned premiums during the year (3)
\$43,115 05		\$2,123 70	\$45,238 75	\$62,697 18	\$204,930 16	\$33,443 49
63,901 70	\$3,579 42	1,843 66	69,324 78	116,516 46	267,141 76	44,764 03
27,067 58	1,694 25	4,701 38	33,463 21	87,902 62	106,524 37	14,666 82
11,048 54		100 53	11,149 07	2,196 78	73,438 09	20,594 77
\$145,132 87	\$5,273 67	\$8,769 27	\$159,175 81	\$269,313 04	\$652,034 38	\$113,469 11

OF OTHER STATES.

\$99,928 81	\$9,275 66	\$1,074 37	\$110,278 84	\$94,352 13	\$209,024 28	\$17,200 26
23,070 95	3,407 00	113 05	26,591 00	25,658 23	64,110 00	219 00
10,824 86			10,824 86	21,771 24	40,568 29	6,072 19
7,739 53	2,554 27	107 60	10,401 40	12,328 44	17,693 20	
12,999 41	42 06	271 39	13,312 86	38,453 43	52,454 46	9,187 75
19,970 68	—1,080 65	184 51	19,074 54	24,061 90	47,856 61	1,142 93
20 34			20 34	1,793 13	2,920 95	380 57
24,333 93	203 90	40 31	24,578 14	13,799 93	29,892 87	9,402 05
75,882 14	5,017 50	7,109 67	88,009 31	101,242 12	347,054 00	67,064 52
3,386 44	597 45	17 65	4,001 54	2,122 12	5,813 00	53 00
300 00			300 00	500 00	1,000 00	
14,511 52	3,919 68		18,431 20	17,100 52	49,002 60	47,973 60
1,340 75			1,340 75			
55,686 11	5,710 51	733 54	62,130 16	66,682 30	139,588 56	25,623 10
5,523 17			5,523 17	6,966 11	22,631 50	2,506 69
2,745 88			2,745 88	3,970 37	13,813 82	6,749 67
17,611 12		9 60	17,620 72	17,802 72	40,430 57	6,579 16
	3 50		3 50	1,266 56	1,269 70	
24,519 93			24,519 93	15,485 41	27,084 00	3,009 00
8,007 23			8,007 23	2,752 85	22,451 91	8 02
3,451 47			3,451 47	5,279 20	7,286 24	529 28
6 58			6 58	527 97	573 70	142 02
174 00	643 25		817 25		2,116 66	—241 94
4,386 89		11 76	4,398 65	5,310 85	8,788 47	957 25
4,339 41		2 50	4,341 91	5,409 33	9,430 58	4,338 58
2,433 75			2,433 75	1,875 31	4,576 25	204 36
13,642 05		50 13	13,692 18	18,707 54	47,648 07	14,630 72
12,030 65	1,532 05	49 72	13,612 42	19,149 80	49,420 00	8,962 46
24,423 14	750 32	429 98	25,603 44	45,526 00	101,095 39	10,533 79
94,467 68	1,153 62	3,205 24	98,826 54	104,850 89	197,669 81	21,995 24
4,797 61			4,797 61	5,476 72	8,533 32	132 35
10,365 47			10,365 47	12,356 54	27,104 69	258 93
7,016 73			7,016 73	19,898 37	54,268 14	1,841 42
4,267 71	72 74		4,340 45	6,273 00	15,383 00	3,138 00
1,036 01			1,036 01	975 25	3,707 80	2,177 93
	873 59		873 59	1,064 68	2,298 73	157 32
2,198 34	3,298 32		5,496 66	2,181 62	6,335 46	2,604 82
158,399 50	1,047 50	26,304 72	185,751 72	238,233 43	689,307 19	127,506 32
68,966 60	600 59	1,875 38	71,442 57	65,271 91	140,192 13	8,185 15
40,251 53	21,086 77	9,829 89	71,168 19	64,112 68	101,925 09	14,883 62
31,854 01	697 04	429 32	32,980 37	39,370 23	87,237 66	6,381 89
14,085 62	461 10	148 00	14,694 72	18,834 83	37,601 00	6,285 00
12,017 76		16 67	12,034 43	13,974 77	27,734 03	5,299 58
25,242 88	3,815 44	71 21	29,127 53	21,080 58	34,375 09	4,397 85
49,790 28			49,790 28	74,127 56	123,545 93	36,902 51
8,892 88			8,892 88	9,965 97	18,038 37	151 05

TABLE I—INCOME—DECEMBER 31, 1919—

NAME OF COMPANY AND LOCATION	GROSS PREMIUMS (5)			REINSUR
	Ledger assets Dec. 31, 1918 (2)	Fire	Marine	Fire
Globe National, Sioux City, Ia.....	\$1,431,306 50	\$713,130 90	\$391,240 36	
Granite State, Portsmouth, N. H.....	1,686,865 21	1,762,241 54		\$482,147 15
Great American, N. Y. City.....	34,645,969 67	26,782,850 95	2,202,620 07	4,641,298 19
Guardian, Salt Lake City, Utah.....	538,100 76	324,690 60	24,581 06	83,800 83
Hanover, N. Y. City.....	5,987,274 28	5,817,995 54	776,900 23	1,436,828 62
Hartford, Hartford, Conn.....	43,571,088 07	45,965,336 22	4,694,212 97	7,265,535 97
Henry Clay, Lexington, Ky.....	919,855 90	747,985 33		154,880 35
Home F. & M., San Francisco, Cal.....	2,043,045 70	2,282,509 04	2,269,048 14	632,114 06
Home, N. Y. City.....	51,698,730 97	44,119,670 60	6,794,994 00	7,154,937 06
Hudson, N. Y. City.....	1,470,350 11	1,337,690 32	215,739 57	474,114 93
Illinois, Peoria, Ill.....	237,107 28	101,152 80		11,391 24
Imperial Assurance, N. Y. City.....	1,570,287 46	1,658,672 95	2,376 76	569,276 43
Importers and Exporters of N. Y.....	2,398,966 20	455,390 61	2,041,041 27	134,114 73
Insurance Co. of N. America, Philadelphia, Pa.....	31,928,768 63	22,775,159 54	9,662,634 20	3,962,998 91
Ins. Co. of the State of Penn., Philadelphia, Pa.....	5,066,471 86	4,160,528 95	315,620 03	945,757 08
Liberty, St. Louis, Mo.....		291,271 12		39,611 28
Lumbermen, Philadelphia, Pa.....	2,154,595 62	627,453 36		156,106 84
Marine and Motor, Galveston, Texas.....	200,000 00	19,213 83	114,372 25	93 58
Marquette National, Chicago.....	1,326,777 81	1,507,460 59		291,047 52
Maryland Motor Car, Wilmington, Delaware.....	863,155 33		991,526 21	
Massachusetts F. & M. Boston, Mass.....	1,861,949 88	918,146 25	1,532,944 46	146,954 75
Mechanics, Philadelphia, Pa.....	1,753,751 97	1,463,160 24	19,555 39	304,118 78
Mechanics and Traders, New Orleans, La.....	1,985,933 32	2,359,186 38		890,577 96
Mercentile Ins. Co. of America, N. Y. City.....	3,740,202 70	2,974,035 95	419,702 34	840,912 14
Merchants Fire Assurance Corp., N. Y. City.....	2,816,337 90	2,639,320 76	467,706 54	561,259 45
Michigan F. & M., Detroit, Mich.....	1,923,288 29	2,387,797 83		540,907 43
Minneapolis F. & M., Minneapolis, Minn.....	802,000 03	2,572,223 95		1,061,075 24
National Ben Franklin, Pittsburgh, Pa.....	4,355,191 02	3,847,797 44	409,169 42	802,888 11
National, Hartford, Conn.....	21,388,166 18	23,424,803 31	3,132,111 10	6,785,021 18
National Liberty, N. Y. City.....	9,531,373 43	8,140,697 25	1,401,476 60	1,885,405 61
National Trades, Chicago.....	386,977 54	194,046 92		34,513 13
National Union, Pittsburgh, Pa.....	5,455,344 31	7,011,124 32	390,242 82	1,684,202 36
Newark, Newark, N. J.....	2,778,084 85	3,900,218 62	450,633 38	1,145,494 36
New Brunswick, New Brunswick, N. J.....	2,321,233 60	2,492,788 31	754,710 82	696,265 53
New Hampshire, Manchester, N. H.....	7,506,254 50	6,700,195 54	318,391 49	1,181,552 23
New Jersey, Newark, N. J.....	2,682,747 60	2,175,958 35	762,043 04	730,247 95
Niagara, N. Y. City.....	10,480,528 23	11,687,964 94	1,276,524 80	3,089,337 37
Northern, N. Y. City.....	2,066,934 06	2,151,324 38		422,704 92
North River, N. Y. City.....	5,626,904 74	6,965,711 36	342,341 12	1,446,998 71
Northwestern F. & M., Minneapolis, Minn.....	1,368,492 70	3,016,969 85	55,052 69	2,502,425 79
Old Colony, Boston, Mass.....	3,100,982 51	1,895,275 19	1,024,226 60	463,650 13
Orient, Hartford, Conn.....	5,014,897 44	3,725,077 84	848,364 51	1,023,586 32
Pacific, N. Y. City.....	2,164,845 06	3,805,474 72		1,011,993 03
Pennsylvania, Philadelphia, Pa.....	9,290,756 85	6,962,245 71	383,177 77	1,328,470 10
Peoples National, Philadelphia, Pa.....	2,169,233 38	1,918,936 21	55,964 09	438,287 90
Phoenix, Hartford, Conn.....	18,049,018 33	13,368,472 82	3,066,994 21	2,712,090 44
Pittsburgh, Pittsburgh, Pa.....	656,045 12	708,204 05		116,184 45
Potomac, Washington, D. C.....	614,939 96	554,268 78	37,911 86	18,741 41
Providence Washington, Providence, R. I.....	6,375,556 64	7,134,611 90	4,670,538 73	2,013,492 31
Queen, N. Y. City.....	15,509,611 07	10,537,324 93	2,701,541 34	2,084,789 23
Reliance, Philadelphia, Pa.....	1,783,226 58	1,868,486 52	6,209 65	481,589 94
Republic, Pittsburgh, Pa.....	1,137,398 83	1,402,577 83		339,573 22
Rhode Island, Providence, R. I.....	2,547,348 11	4,104,784 95		1,688,813 45
Safeguard, New York City.....	783,447 28	530,463 24	94,120 47	159,251 64

STOCK FIRE COMPANIES OF OTHER STATES

RANCE (6)		RETURN PREMIUMS (6)				INTEREST	
Marine	Fire	Marine	Net premiums	Perpetual premiums	Mortgage loans	Collateral loans	
			(7)	(8)	(9)	(10)	
	\$127,226 88	\$48,242 48	\$928,901 90		\$43,624 70		
	296,445 91		983,648 48		3,133 62		
\$313,443 36	5,557,390 51	297,476 21	18,175,862 75		1,247 37	1,700 86	
4,352 12	66,316 66	6,446 36	188,355 69		19,400 11	10,372 17	
116,629 06	849,371 61	141,435 50	4,050,630 98			2,416 66	
668,955 98	6,998,161 48	623,814 33	35,103,081 43		22,284 85	4,175 00	
	118,655 17		474,449 81		6,671 18	915 26	
1,035,593 62	460,330 67	168,216 28	2,254,702 55			500 00	
1,669,705 20	6,292,287 30	761,447 72	35,036,287 32		290 00		
191,088 11	177,077 45	3,976 92	707,172 48		985 76		
	11,424 57		78,336 99		890 71		
	380,689 79	118 67	710,964 82				
670,700 60	56,935 96	289,628 32	1,345,052 27			2,295 21	
2,419,766 24	4,201,639 87	853,808 91	20,999,579 81	\$45,994 26	6,616 80		
7,945 05	851,321 24	128,202 74	2,542,922 87	5,044 31			
	30,316 22		221,343 62			36 66	
	90,109 08		381,237 44	4,509 81	3,458 27		
	2,617 12	2,951 60	127,923 78				
	311,304 18		905,108 89		20,749 98	245 00	
22,930 43		232,311 13	736,284 65				
424,609 90	183,096 39	420,322 51	1,276,107 16			200 01	
15,854 35	251,368 90	3,731 04	907,672 56	21,906 02	4,263 04		
	427,475 78		1,041,132 64				
6,281 20	679,817 52	103,591 89	1,763,135 54				
65,488 46	614,463 61	54,011 34	1,811,804 44		20,280 50	3,055 80	
	596,973 46		1,249,916 94		36,307 03		
	195,148 40		1,316,000 31		13,517 59		
8,755 61	571,393 29	91,279 57	2,782,650 28		130,880 10	3,423 83	
775,267 08	3,423,562 14	425,716 96	15,147,347 05		78,761 30		
69,074 39	1,157,583 52	457,149 78	5,972,960 55		39,904 16		
	36,185 33		123,348 46				
175,041 79	1,309,037 84	73,264 98	4,159,820 17		15,905 25		
8,684 40	844,565 21	86,534 10	2,265,573 93		20,641 50		
42,985 86	511,618 60	122,411 70	1,874,217 44		25,530 23		
7,492 10	1,078,762 28	60,663 66	4,690,116 76		315 38	514 59	
54,231 41	460,134 62	121,744 59	1,562,642 82		21,787 06		
129,952 77	2,142,356 38	225,930 80	7,376,912 42		11,888 34		
	337,963 87		1,390,655 59		3,282 50		
16,088 56	1,383,351 64	59,727 51	4,401,886 06		9,224 28		
43,000 67	203,187 57	12,052 02	311,356 49		44,281 09		
298,494 66	375,049 27	184,047 15	1,598,260 58		785 00		
189,961 68	600,379 62	141,478 47	2,618,036 26				
	946,664 59		1,846,817 10		3,268 99		
5,311 65	1,128,790 93	105,486 52	4,777,364 28	26,174 57	4,444 78		
	498,280 45	7,355 78	1,030,976 17	1,200 19	25,175 82	420 00	
1,548,766 94	2,230,509 80	342,846 91	9,601,252 94		5,418 61	12,000 00	
	151,775 25		440,244 35		12,206 07	25 65	
	121,552 08	4,160 18	447,726 97		10,797 83		
1,710,931 74	1,081,450 89	491,570 42	6,507,705 27		1,115 00		
346,811,78	1,748,250 69	424,278 95	8,634,735 62		3,068 06		
188 96	379,042 52	690 82	1,013,183 93	1,890 78	1,112 50		
	249,107 95		813,896 66		27,082 26		
	772,175 02		1,643,796 48				
5,452 18	129,250 00	15,458 38	315,171 51				

TABLE I—Continued—INCOME—DECEMBER 31, 1919—

NAME OF COMPANY	Bonds and dividends on stocks (11)	Trust companies and banks (12)	All other sources (13-14-15-16)	Rents (17)
Globe National.....	\$19,451 18	\$4,381 15	\$0 15	.....
Granite State.....	59,136 27	2,813 44	.....	.....
Great American.....	1,302,338 47	30,604 47	31,844 22	\$242,188 09
Guardian.....	2,152 56	598 88	.....	.....
Hanover.....	192,894 45	7,262 85	397 34	86,944 31
Hartford.....	1,328,411 39	71,623 36	6,714 97	53,991 63
Henry Clay.....	23,619 77	2,347 79	9,042 62	834 00
Home F. & M.....	61,817 43	14,261 53	12 27	.....
Home.....	2,267,799 23	69,773 44	8,273 34	.....
Hudson.....	42,812 29	11,182 94	.....	.....
Illinois.....	11,112 32	1,599 35	2 59	.....
Imperial.....	64,592 96	1,794 55	6 47	.....
Insurance Co. of N. A.....	1,242,000 87	74,206 36	3,614 73	20,547 64
Insurance Co. of the State of Pennsylvania.....	184,381 96	2,919 44	67 50	35,966 85
Liberty.....	9,490 99	141 50	.....	.....
Lumbermens.....	89,099 31	789 15	.....	3,972 26
Marquette National.....	26,591 40	1,539 13	48 80	.....
Maryland Motor Car.....	23,437 11	1,679 66	.....	.....
Massachusetts F. & M.....	65,288 23	4,591 51	.....	.....
Mechanics.....	64,954 97	1,325 19	.....	8,554 96
Mechanics and Trades.....	75,212 44	4,955 03	68 75	3,600 00
Mercantile Ins. Co. of America.....	136,468 60	2,492 53	.....	.....
Merchants Fire Assur. Corp.....	124,458 38	3,544 21	226 98	.....
Importers and Exporters.....	66,004 73	7,456 35	732 71	3,000 04
Marine & Motor.....	1,203 89	.....	.....	.....
Michigan F. & M.....	45,138 29	1,007 37	606 50	.....
Minneapolis F. & M.....	15,557 71	1,550 84	511 79	.....
National Ben Franklin.....	51,593 75	6,264 28	129 64	17,794 48
National.....	637,625 77	47,631 01	11,016 68	40,500 57
National Liberty.....	336,902 92	5,425 71	731 27	56,256 42
National Trades.....	15,700 63	611 15	.....	.....
National Union.....	193,023 34	8,753 29	2,683 52	189 00
Newark.....	80,181 05	4,561 72	.....	17,800 00
New Brunswick.....	80,967 77	2,185 17	.....	.....
New Hampshire.....	317,137 54	5,059 26	.....	24,765 95
New Jersey.....	84,182 83	1,994 48	.....	35,948 26
Niagara.....	452,403 74	14,579 36	3,055 08	.....
Northern.....	89,876 59	1,412 48	.....	.....
North River.....	231,330 92	10,136 80	.....	655 48
Northwestern F. & M.....	8,227 12	233 42	146 12	.....
Old Colony.....	112,431 02	4,407 55	445 52	.....
Orient.....	159,066 84	19,716 10	461 86	13,048 75
Pacific.....	76,549 84	4,083 20	.....	.....
Pennsylvania.....	351,461 47	7,137 32	4,276 32	8,300 00
Peoples National.....	64,071 57	783 61	.....	21,921 30
Phoenix.....	907,696 90	26,920 11	3,175 96	66,378 26
Pittsburgh.....	9,583 33	1,979 23	40 14	5,156 49
Potomac.....	16,865 84	658 56	.....	1,914 41
Providence Washington.....	277,478 75	24,632 88	444 23	15,690 02
Queen.....	563,837 47	18,733 83	484 84	.....
Reliance.....	54,208 96	1,482 57	.....	9,303 00
Republic.....	21,637 03	1,168 44	573 70	3,797 00
Rhode Island.....	91,135 72	3,470 59	3 85	.....
Safeguard.....	27,230 90	3,895 29	96	.....

STOCK FIRE COMPANIES OF OTHER STATES.

Profit on sale or ma- turity of ledger assets (26)	Increase by adjustment in book value of ledger assets (27)	Contribution to surplus	Borrowed money (25)	All other sources (18-24)	Total income (28)	Sum of ledger assets Dec. 31, 1918 and income (29)
	\$24 00				\$996,383 08	\$2,427,689 58
\$1,725 97	8,447 50			\$161 63	1,059,066 91	2,745,932 12
64,060 05			\$13,000 00	15,593 18	19,865,439 47	54,511,409 14
				2,274 10	236,153 51	774,254 27
3,568 75				267 01	4,344,382 35	10,331,656 63
231 50	99,993 00			1,003,145 62	37,693,652 75	81,264,740 82
1,474 12	54 00			6,430 94	525,839 49	1,445,695 39
				62 08	2,331,355 86	4,374,401 56
45,106 77				1,681 03	37,429,211 13	89,127,942 10
				136,756 76	898,910 23	2,369,260 34
					91,941 96	329,049 24
	2,558 75			150,029 96	929,947 51	2,500,234 97
22,106 46				10,691 58	22,425,353 51	54,354,127 14
11,640 25			90,000 00	1,187 76	2,874,130 94	7,940,602 80
567 50				447,021 47	678,601 74	678,601 74
					114 00	2,637,775 86
10 00				9,441 00	963,734 20	2,290,512 01
34 31				50,186 06	811,621 79	1,674,777 12
778 32	589 70				1,347,554 93	3,209,504 81
	138 00				1,009,184 76	2,762,936 73
					454 97	1,125,423 83
2,000 00					1,904,096 67	5,644,299 37
43,585 00			25,000 00		2,031,955 31	4,848,293 21
44,250 90				2,411 39	1,471,203 60	3,870,169 80
51 13		\$100,000 00	80,000 00		309,178 80	509,178 80
	5,785 00				1,338,761 13	3,262,049 42
330 00					1,347,468 24	2,149,468 27
2,609 78				297 55	2,995,643 69	7,350,834 71
5,948 30				1,256 23	15,970,086 91	37,358,253 09
	159,409 74			398 94	6,571,989 71	16,103,363 14
					139,660 24	526,637 78
1,030 07			300,000 00	53 89	4,681,458 53	10,136,802 84
	4,147 17			234 62	2,393,139 99	5,171,224 84
877 00					1,983,777 61	4,305,011 21
5,163 87					5,043,073 35	12,549,327 85
38,748 62			50,000 00	316 47	1,795,620 54	4,478,368 14
4,203 59				10,212 14	7,873,254 67	18,353,782 90
	11,883 08				1,497,110 24	3,564,044 30
5,665 37					4,658,898 91	10,285,803 65
	2 00			939,963 12	1,304,209 36	2,672,702 06
402 43		400,000 00			2,116,732 10	5,217,714 61
11,539 73	408 00				2,810,329 81	7,825,227 25
3,133 10				25 62	1,942,692 48	4,107,537 54
				1,919 87	5,184,211 71	14,474,968 56
1,482 92			68,000 00	86 85	1,214,118 43	3,383,351 81
2,087 47	1,561 50			877 04	10,627,368 79	28,676,387 12
1,086 93				8,916 04	479,238 23	1,135,283 35
17,625 39				59 50	495,648 50	1,110,588 46
20,719 96	3,600 00			51,801 65	6,903,187 76	13,278,744 40
					716 58	9,221,576 40
				801 72	1,081,983 46	2,865,210 04
2,411 68				47 91	870,614 68	2,008,013 51
562 50					1,738,969 14	4,286,317 25
					346,298 66	1,129,745 94

TABLE II—DISBURSEMENTS—DECEMBER 31, 1919—

NAME OF COMPANY	LOSSES LESS DISCOUNT (1)		SALVAGE (2)	
	Fire	Marine	Fire	Marine
	(1)	(1)	(2)	(2)
Globe National.....	\$117,480 01	\$118,292 55	\$1,799 63	\$85 33
Granite State.....	680,632 44		4,050 86	
Great American.....	9,127,054 99	844,701 77	78,715 69	27,296 35
Guardian.....	102,758 38	18,977 22	855 65	1,037 44
Hanover.....	1,990,800 19	537,838 51	26,464 41	13,147 01
Hartford.....	16,548,881 87	2,293,706 21	279,295 19	307,551 48
Henry Clay.....	208,932 59		220 56	
Home F. & M.....	405,054 96	1,004,902 08	12,893 34	9,680 88
Home.....	15,308,087 44	3,185,060 61	189,810 64	114,333 36
Hudson.....	132,748 26	16,108 54	73 47	
Illinois.....	34,980 21			
Imperial.....	437,098 75	92 45	5,753 05	
Insurance Co. of N. A.....	7,458,984 37	5,412,397 05	119,907 94	1,183,440 03
Massachusetts Co. of the State of Pa.....	1,700,369 99	263,678 12	29,958 66	19,608 67
Liberty.....	19,911 64		21 65	
Lumbermens.....	190,072 08		771 62	
Marquette.....	426,161 49		4,922 89	
Maryland Motor Car.....		303,475 02		20,378 94
Massachusetts F. & M.....	387,139 92	828,839 27	1,809 76	41,816 12
Mechanics.....	508,131 40	5,539 55	4,717 36	234 23
Mechanics and Trades.....	528,411 14		10,080 56	
Mercantile Ins. Co. of America.....	902,846 18	330,806 16	7,656 57	14,128 83
Merchants Fire Assur. Corp.....	940,339 41	234,496 03	7,804 48	5,360 96
Importers and Exporters.....	20,003 86	1,296,293 37		13,496 88
Marine and Motor.....	434 78	20,222 19		
Michigan F. & M.....	760,935 63		5,332 32	
Minneapolis F. & M.....	1,147,198 38		2,275 62	
National Ben Franklin.....	1,149,542 39	210,208 46	9,463 24	7,829 96
National.....	8,298,806 30	1,846,928 14	107,662 63	56,039 16
National Liberty.....	2,521,345 93	829,562 24	43,699 20	37,007 26
National Trades.....	32,224 44			
National Union.....	2,276,965 08	363,673 88	18,451 15	3,414 75
Newark.....	1,276,779 54	166,809 44	22,395 23	10,892 27
New Brunswick.....	867,994 97	424,511 09	11,907 55	3,130 03
New Hampshire.....	2,321,590 55	100,384 74	27,633 96	625 00
New Jersey.....	865,814 02	588,060 99	10,735 85	
Niagara.....	3,829,617 57	457,150 01	37,201 96	29,483 19
Northern.....	686,772 91		7,659 69	
North River.....	2,024,120 51	310,712 17	24,787 88	9,122 97
Northwestern F. & M.....	1,317,637 51	20,653 28	14,704 51	255 90
Old Colony.....	664,278 35	496,699 71	6,926 95	26,022 90
Orient.....	1,231,950 97	257,622 19	32,937 61	14,279 13
Pacific.....	1,383,686 21		20,647 79	
Pennsylvania.....	2,571,827 72	149,277 80	30,253 86	9,651 72
Peoples National.....	580,766 24	71,250 75	7,409 70	
Phoenix.....	4,179,481 71	1,424,481 48	54,863 76	23,486 56
Pittsburgh.....	320,009 37		832 18	
Potomac.....	176,345 59	7,311 83	5,489 76	
Providence Washington.....	2,637,678 28	2,382,882 74	55,397 74	254,007 72
Queen.....	6,687,081 86	1,285,119 66	88,078 45	100,138 60
Reliance.....	698,451 08	4,441 56	5,185 23	
Republic.....	363,750 28		1,777 13	
Rhode Island.....	1,295,693 13		13,871 29	
Safeguard.....	94,853 90	24,512 10	3,404 16	847 01

STOCK FIRE COMPANIES OF OTHER STATES.

REINSURANCE (3)		Net losses	Adjustments	ACQUISITION EXPENSES	
Fire	Marine			Compensation agents including brokerage and agents' allowances	Field supervision expenses
(3)	(3)	(4)	(5)	(6, 7)	(8)
		\$233,887 60	\$1,185 39	\$292,827 93	\$5,754 73
\$215,183 33		461,398 25	3,895 15	233,190 56	31,020 87
2,819,438 76	\$86,441 37	6,959,864 59	176,434 47	4,027,451 70	496,937 77
20,188 86	1,914 00	97,739 65	3,896 65	82,901 65	
620,117 43	116,874 65	1,752,035 20	123,012 44	928,895 68	100,363 93
4,258,845 14	422,151 62	13,574,744 65	433,857 49	7,021,760 55	1,233,416 52
39,725 91		168,986 12	5,065 82	97,469 77	8,466 94
118,263 00	515,516 32	753,653 50	15,552 78	528,475 13	95,799 33
3,805,237 27	904,755 52	13,479,011 26	478,836 14	7,743,851 83	1,226,222 70
69,015 49	14,623 35	65,144 49	1,074 11	185,216 06	11,274 49
3,247 06		31,733 15	747 24	19,494 85	1,151 47
173,522 01		257,916 14	4,921 16	149,356 29	8,998 26
2,163,202 36	811,239 06	8,593,592 03	192,198 87	4,084,629 77	420,404 11
542,344 49	2,259 18	1,369,877 11	46,279 54	632,890 03	60,241 49
816 83		19,073 16	244 10	69,870 21	
64,209 17		125,091 29	3,742 56	98,231 53	5,446 79
92,732 11		328,506 49	5,774 66	282,714 34	17,809 72
	5,559 69	277,536 39	15,353 06	208,422 16	1,070 75
79,481 67	360,865 01	732,006 63	28,507 07	344,175 28	8,514 24
179,861 08	5,305 32	323,552 96	8,250 21	213,572 13	18,471 50
133,894 74		384,435 84	12,519 98	183,385 72	75,515 69
331,715 59	93,530 95	786,620 40	46,025 74	401,059 91	41,601 95
223,166 69		938,503 31	16,543 26	382,361 77	4,015 74
8,471 83	420,417 98	864,916 54	4,712 06	260,255 78	13,087 50
		20,656 97		23,914 62	34 05
235,793 09		519,810 22	9,473 49	338,267 79	35,759 58
516,018 80		628,903 96	19,142 42	293,641 03	28,345 08
288,614 64	1,096 83	1,052,746 18	38,660 88	832,118 94	65,848 63
3,536,622 58	781,505 76	5,663,904 31	210,532 29	2,675,296 13	468,749 48
814,553 87	93,115 20	2,362,532 64	160,569 64	1,417 372 97	195,319 23
3,338 17		28,886 27	639 24	41,441 69	
940,395 44	153,232 35	1,525,145 27	44,457 96	951,153 75	141,719 95
543,775 81	616 91	865,908 76	27,643 78	504,642 26	34,938 60
318,242 49	13,902 02	945,323 97	17,377 05	438,010 80	91,723 47
548,326 08	3,622 24	1,841,768 01	38,045 85	1,156,446 71	159,485 12
346,064 03	260,654 09	836,421 04	11,507 17	399,829 20	75,756 34
1,427,863 20	2,134 63	2,790,084 60	72,526 88	1,473,648 92	232,570 31
154,859 39		524,253 83	12,040 66	517,507 40	
611,245 00	118,438 91	1,571,237 92	46,068 22	1,108,079 40	143,925 59
1,023,718 02	20,397 88	279,214 98	36,903 37	104,474 12	30,762 56
230,667 25	150,584 45	746,776 51	12,645 04	377,154 90	14,181 59
503,665 05	13,892 58	924,798 79	35,609 91	495,568 73	95,525 25
433,721 54		929,316 88	29,655 42	295,335 06	15,721 69
590,606 20	1,788 70	2,088,805 04	107,856 80	1,030,373 10	102,993 67
164,952 12		479,655 17	8,360 57	310,771 92	9,874 18
1,136,461 78	752,455 60	3,636,695 49	94,610 41	2,012,501 24	285,596 64
74,155 96		245,021 23	3,422 80	131,762 20	5,231 90
6,131 30		172,036 36	3,106 61	153,244 50	379 73
1,033,948 57	1,073,735 62	2,603,471 37	43,852 25	1,387,699 12	90,792 02
1,098,574 37	275,821 62	3,409,538 48	105,356 92	1,628,367 35	264,117 48
267,483 90	1,486 87	428,736 64	11,209 44	240,451 98	43,450 36
61,478 20		300,494 95	6,214 95	220,429 67	26,205 52
649,907 91		631,913 93	15,437 01	523,503 14	
35,715 66	897 90	78,501 27	4,348 67	69,721 00	30 25

TABLE II—Continued—DISBURSEMENTS—DECEMBER 31, 1919

NAME OF COMPANY	Salaries and fees of directors, officers and clerks	Rents	Furniture and fixtures including rent and repairs on same
	(9)	(10)	(11)
Globe National.....	\$18,467 61	\$2,753 85	\$1,408 19
Granite State.....	55,510 18	8,767 86	804 13
Great American.....	1,019,901 29	89,393 36	29,074 15
Guardian.....	2,280 00		
Hanover.....	198,191 14	24,082 75	3,719 98
Hartford.....	1,581,046 30	153,065 05	71,496 86
Henry Clay.....	25,974 23	1,628 43	1,389 82
Home F. & M.....	97,714 15	12,995 39	7,778 73
Home.....	1,359,644 43	162,950 35	43,693 90
Hudson.....	30,303 84	2,278 74	3,585 51
Illinois.....	6,017 00	1,215 34	
Imperial.....	56,316 43	4,462 45	1,181 23
Importers and Exporters.....	107,532 03	487 20	5,198 64
Insurance Co. of N. A.....	1,398,723 90	92,350 94	37,817 63
Ins. Co. of the State of Penn.....	132,570 43	9,000 00	1,339 11
Liberty.....	8,481 45		542 47
Lumbermens.....	28,612 88	1,344 02	394 50
Marine and Motor.....	12,792 38		
Marquette.....	46,420 80	4,861 58	1,835 41
Maryland Motor Car.....	51,180 89	4,553 52	3,775 18
Massachusetts F. & M.....	56,225 30	5,305 13	2,407 48
Mechanics.....	52,825 88	7,296 01	2,050 48
Mechanics and Trades.....	35,423 70	3,417 27	172 37
Mercantile Ins. Co. of America.....	109,495 90	9,039 51	3,974 91
Merchants Fire Assur. Corp.....	155,818 71	7,633 38	6,056 72
Michigan F. & M.....	48,250 09	6,250 08	673 23
Minneapolis F. & M.....	60,916 24	6,002 12	828 37
National Ben Franklin.....	108,691 58	18,141 61	4,270 85
National.....	1,167,310 16	85,934 96	35,254 88
National Liberty.....	301,577 80	40,156 06	24,138 78
National Trades.....	6,882 76		
National Union.....	206,257 06	13,478 89	3,660 46
Newark.....	121,059 23	18,629 46	1,575 77
New Brunswick.....	77,841 04	5,445 51	2,758 71
New Hampshire.....	161,641 14	12,246 09	5,218 76
New Jersey.....	54,410 45	9,473 63	4,220 48
Niagara.....	472,505 83	44,757 13	45,318 16
Northern.....	5,491 48	5,380 00	
North River.....	287,272 92	23,225 24	
Northwestern F. & M.....	59,702 78	5,496 18	1,733 63
Old Colony.....	59,350 76	1,778 45	661 78
Orient.....	149,986 71	16,074 72	4,690 64
Pacific.....	99,950 37	7,033 60	554 32
Pennsylvania.....	348,535 95	30,596 02	22,604 32
Peoples National.....	58,401 17	4,510 74	1,106 68
Phoenix.....	576,998 07	50,328 61	9,547 65
Pittsburgh.....	14,798 11	970 69	
Potomac.....	13,849 69	1,309 50	217 50
Providence Washington.....	348,902 08	20,106 19	8,705 87
Queen.....	672,192 35	61,826 48	16,516 00
Reliance.....	78,911 90	7,720 65	845 54
Republic.....	50,653 17	1,800 00	1,016 24
Rhode Island.....	409 54		
Safeguard.....	13,866 77	1,114 39	9 16

— STOCK FIRE COMPANIES OF OTHER STATES

Maps: includ- ing corrections	Inspections and surveys including under- writers boards and tariff associa- tions	Federal taxes	Taxes, licenses and fees	Postage- tele- graph, tele- phone ex- change and express	Legal ex- penses ex- cluding legal expenses on losses	Advertising, subscription, printing and stationery
(12)	(13)	(14)	(15)	(16)	(17)	(18)
	\$20 00	\$7,209 21	\$3,887 46	\$1,925 46	\$1,263 18	\$3,036 40
\$1,512 74	21,679 22	11,768 15	29,427 45	2,769 16	473 56	9,577 36
12,711 42	397,528 15	193,868 97	460,665 92	53,791 59	8,919 30	197,810 29
		4,610 48	1,744 06	45 43	450 00	163 47
7,129 17	89,060 80	61,308 84	128,291 82	13,300 04	850 64	41,591 84
28,168 27	558,919 87	861,275 21	1,075,195 21	117,555 41	13,595 34	443,603 50
838 50	6,507 19	8,541 23	10,121 47	2,267 91	3,252 54	4,738 81
5,438 69	15,695 08	22,070 06	39,142 54	11,537 44	741 21	24,306 05
17,906 42	434,261 63	754,394 56	931,419 41	102,164 64	6,879 19	388,061 32
903 79	3,147 12	6,127 27	13,789 61	2,084 41	2,213 94	11,399 01
	858 01	1,176 17	1,563 35	299 62	2,663 30	1,758 79
1,527 73	11,910 42	20,082 69	25,975 34	1,407 11	31 75	9,460 82
11,149 15	926 40	40,364 81	18,246 81	1,785 37	711 59	24,005 39
13,623 45	334,939 22	628,871 68	568,928 52	85,516 29	7,483 08	284,813 75
6,591 86	48,983 34	25,235 35	93,985 05	5,785 20	642 00	21,523 61
	692 01	1,035 97	4,164 80	691 73	305 04	4,235 95
1,485 12	5,484 49	13,987 44	14,448 19	415 37	306 31	4,522 78
		739 58	2,584 79	51 78		1,214 47
1,568 16	9,486 61	6,653 30	17,612 96	2,556 88	2,961 85	11,228 57
	4,569 82	13,806 54	16,947 29	1,656 62	441 18	9,373 35
2,025 05	15,302 29	16,801 19	30,475 41	2,233 21		14,858 39
1,591 32	19,278 04	8,248 90	30,860 48	3,067 08	334 23	8,062 88
604 08	31,661 28	24,972 57	48,697 04	3,613 97	125 58	7,082 30
1,151 54	28,367 60	36,174 35	51,465 05	5,248 38	103 85	18,430 68
5,060 46	12,114 91	61,209 77	35,048 64	3,734 24	2,029 66	13,010 00
3,813 40	35,785 50	17,315 21	41,323 27	4,064 73	842 32	23,343 91
1,489 15	10,055 83	16,334 18	34,513 87	3,318 25	222 50	11,944 31
641 90	33,475 65	138,325 37	79,336 52	4,747 81	410 00	16,524 57
12,381 41	281,163 67	275,437 18	577,009 60	61,580 37		113,796 86
12,186 78	108,018 61	99,986 40	173,250 54	13,836 66	7,132 93	58,183 84
	626 44	1,646 95	3,535 10			
7,405 85	77,215 14	84,312 88	147,005 57	13,614 63	755 20	60,131 36
2,991 47	39,990 97	40,821 48	58,990 28	8,297 10	1,243 77	36,023 36
2,300 52	19,418 10	18,780 43	65,389 47	5,216 40	610 00	14,716 19
9,610 27	81,270 78	67,215 30	135,540 59	9,411 78		27,823 43
1,940 59	15,200 22	18,486 19	54,558 85	4,489 96	1,404 39	17,083 00
10,051 47	171,578 46	87,623 49	205,975 18	33,714 35	5,807 55	110,028 67
	19,687 25	17,890 40	46,638 35			
	64,496 75	57,085 26	94,158 10	3,234 48	1 53	14,842 00
804 65	11,694 99	31,439 86	51,689 35	7,379 39	1,061 95	12,141 67
624 82	20,833 75	19,989 88	36,198 09	5,109 65	435 67	11,104 26
3,361 84	67,242 75	74,502 32	118,603 52	9,043 72	213 68	33,258 09
1,937 94	17,281 61	37,324 79	35,778 93	4,816 30	637 88	13,096 04
6,436 69	94,045 47	88,150 32	148,153 50	17,062 44	1,184 66	53,813 11
3,037 08	12,325 80	10,613 60	27,952 93	3,127 93	776 13	4,930 15
9,495 51	209,002 36	251,801 28	347,712 16	29,233 81	2,495 01	115,278 83
83 82	6,274 99	8,106 98	7,677 91	1,433 09	167 17	4,181 09
	618 06	7,438 29	1,687 72	320 52	200 00	940 56
6,642 33	99,884 76	112,671 47	209,480 30	19,803 19	372 23	49,549 72
10,178 93	164,778 78	320,299 38	240,148 91	36,041 94	2,517 48	100,473 21
4,462 81	26,950 05	13,098 01	39,537 71	5,727 84	644 00	12,370 05
1,940 75	11,676 22	14,310 00	19,694 17	6,047 18		5,172 25
	33,754 02	52,588 69	69,389 37	98 60		913 29
357 00	4,395 57	6,979 32	8,838 59	653 59		4,979 59

TABLE II—Concluded—DISBURSEMENTS—DECEMBER 31, 1919—

NAME OF COMPANY	Agents' balances charged off (19)	Deposit premiums returned (21)	Real estate expenses (22)	Dividends to stockholders (23)	Scrip or certificates of profit redeemed in cash (24)
Globe National					
Granite State	\$295 60		\$314 28	\$26,000 00	
Great American	8,845 21		203,925 83	1,250,000 00	
Guardian				16,000 00	
Hanover	379 24		61,017 74	100,000 00	
Hartford	10,003 19		48,540 65	800,000 00	
Henry Clay	4,015 26		4,017 05		
Home F. & M.	8 79		4 32		
Home	1,993 30			1,500,000 00	
Hudson					
Illinois	2,154 08			10,000 00	
Imperial	152 68			20,000 00	
Importers and Exporters			7,382 84		
Insurance Co. of N. A.	42,150 44	\$33,804 74	16,404 78	860,000 00	
Ins. Co. of the State of Pa.	5,285 41	30,989 60	32,807 77		
Liberty					
Lumbermens		8,588 89	3,616 16	50,000 00	
Marine and Motor					
Marquette	4,328 98			30,000 00	
Maryland Motor Car	467 88			22,500 00	
Massachusetts F. & M.	1,645 45			30,000 00	
Mechanics	367 24	26,163 35	4,904 11	25,000 00	
Mechanics and Trades			1,975 64		
Mercantile Ins. Co. of America	61 48				
Merchants Fire Assur. Corp.				79,000 00	
Michigan F. & M.				40,000 00	
Minneapolis F. & M.	2,383 32			20,000 00	
National Ben Franklin	3,084 19		6,887 25	160,000 00	
National	109 03		21,238 27	400,000 00	
National Liberty	7,871 96		42,407 49	200,000 00	
National Trades					
National Union	3,259 69		149 55	100,000 00	
Newark	300 62		11,499 75	8,587 87	
New Brunswick	333 11		187 75	70,039 49	
New Hampshire	1,154 59		13,056 96	209,985 00	
New Jersey	11,296 22		28,386 80	40,000 00	
Niagara	56,374 02			250,000 00	
Northern				35,000 00	
North River			234 95	80,205 00	
Northwestern F. & M.				40,000 00	
Old Colony	625 39			42,000 00	
Orient	29 43		9,871 22	100,000 00	
Pacific				60,086 80	
Pennsylvania	10,346 53	57,459 64	8,330 17		
Peoples National	844 47	789 50	18,033 14	50,000 00	
Phoenix	4,290 29		39,269 48	806,417 00	
Pittsburgh	355 51		7,172 76	16,000 00	
Potomac			20,032 02		
Providence Washington	572 09		9,326 30	160,000 00	
Queen	1,727 66			500,000 00	
Reliance	624 16	5,406 49	4,875 24	28,000 00	
Republic	63 15		3,462 59	23,000 00	
Rhode Island				62,500 00	
Safeguard	132 51				

STOCK FIRE COMPANIES OF OTHER STATES.

Decrease liabilities reinsurance accounts (25)	Gross loss on sale or maturity of ledger assets (26)	Gross decrease by adjustment in book value of ledger assets (27)	Borrowed money repaid (28)	All other disbursements (20, 29)	Total disbursements (30)	Balance (31)
	\$249 20			\$2,512 49	\$576,388 70	\$1,851,300 88
		\$499 78			898,904 30	1,847,027 82
	1,489,984 34		\$13,000 00	45,860 13	17,122,968 48	37,388,440 66
\$19,627 23	283,454 11			5,739 20	228,570 59	545,683 68
				17,062 91	3,953,375 50	6,378,281 13
	634,951 35	469,936 80		107,173 73	29,238,305 95	52,026,434 87
		35,870 00		5 00	389,156 09	1,056,539 30
				5,152 05	1,636,065 24	2,738,336 32
193,461 17	2,626,594 85			3,750 00	31,455,097 10	57,672,845 00
	5,164 57			833 67	344,540 63	2,024,719 71
		22,613 25		323 78	81,156 15	247,893 09
					596,313 75	1,903,921 22
	460,206 91	20,000 00		7,912 65	1,368,674 76	2,501,495 04
	100,804 42		290,000 00	103,013 00	18,279,473 11	36,074,654 03
				10,860 76	2,925,692 08	5,014,910 72
	25 00					
				218 77	111,065 78	567,535 96
	12,695 05				377,930 65	2,259,845 21
		8,404 78		442 50	62,431 14	446,747 66
	246 40			18 00	782,743 09	1,507,768 92
				15,934 93	647,835 96	1,026,941 16
		1,414 02				
		26,198 00		150 61	1,292,046 75	1,917,458 06
				640 15	780,734 95	1,982,201 78
				514 88	814,117 91	2,297,239 24
	235,395 96	1,452 67		814 95	1,776,484 83	3,867,814 54
	154,035 89		25,000 00	141 96	1,901,318 42	2,946,974 79
		10,416 14				
		6,828 35			1,135,388 96	2,126,660 46
					1,151,560 97	997,907 30
	970 38				2,564,882 31	4,785,952 40
20,997 25	85,224 05			11,752 88	12,167,672 78	25,190,580 31
	2,477 50	353,119 26	500,000 00	34,922 33	6,115,061 42	9,988,301 72
2,924 84					86,583 29	440,054 49
	2 10		300,000 00	2,639 61	3,682,364 92	6,454,437 92
	12,308 27			2,592 42	1,798,045 22	3,373,179 62
	20,144 60				1,795,616 61	2,509,394 60
	86,271 74	25,100 27			4,041,292 39	8,508,035 46
	22,676 71	1,000 00	50,000 00	2,329 81	1,660,471 05	2,817,897 09
	487,854 67			13,120 00	6,563,539 69	11,790,243 21
	10,252 00	45,812 50			1,239,953 87	2,324,090 43
	155,647 31				671 00	6,635,417 98
				2,786 12	685,225 60	1,987,476 46
	89,999 15			791 67	1,440,261 36	3,777,453 25
	1,860 00			2,537 19	2,142,778 51	5,682,448 74
	133,447 11				1,681,974 74	2,425,562 80
	216,777 50	10,233 00		2,535 18	4,446,293 11	10,028,675 45
	2,564 58		131,000 00	1,387 30	1,140,063 04	2,243,288 77
	338,317 77	152,666 58		3,993 86	8,976,252 05	19,700,135 07
	10,969 64			1,844 19	465,474 08	669,809 27
				379 34	357,760 40	752,828 06
	60,512 28			4,542 43	5,236,886 00	8,041,858 40
		3,306 00		12,817 19	7,550,204 54	17,180,982 93
				767 92	953,790 79	1,911,419 25
	21,482 45		1,073 58	6,526 24	721,263 08	1,286,750 43
	51,556 50			200 00	1,442,264 09	2,844,053 16
				180 00	194,107 68	935,638 26

TABLE III—ASSETS—DECEMBER 31, 1919—

NAME OF COMPANY	Book value of real estate	Mortgage loans	Collateral loans	Book value of bonds
	(1)	(2)	(3)	(4)
Globe National		\$1,021,210 00		\$500,000 00
Granite State		53,600 00		1,351,100 00
Great American	\$2,682,385 69	23,100 00		21,674,467 22
Guardian	30,000 00	284,100 78		70,650 00
Hanover	907,956 06		\$155,661 00	2,642,860 79
Hartford	996,596 23	483,000 00	84,500 00	34,261,498 00
Henry Clay		144,972 33	11,760 00	416,300 54
Home F. & M.		3,500 00	100,000 00	1,674,621 52
Home		5,500 00		33,325,863 53
Hudson		85,500 00		1,256,074 83
Illinois				9,037 71
Imperial				1,651,485 75
Insurance Co. of N. A.	244,296 01	171,024 25		24,805,177 79
Ins. Co. of the State of Pennsylvania	394,678 49			2,496,475 80
Liberty		30,100 00		398,044 03
Lumbermens	57,769 10	57,300 00		1,953,477 86
Marquette		452,850 00	4,900 00	631,329 13
Maryland Motor Car			115 38	629,493 39
Massachusetts F. & M.			40,000 00	980,904 55
Mechanics	83,193 77	82,200 00		1,374,500 00
Mechanics Trades	22,000 00			1,723,715 45
Mercantile Ins. Co. of America				2,937,203 67
Merchants Fire Assur. Corp.		383,500 00		895,808 00
Importers and Exporters	63,765 86			1,176,404 79
Marine and Motor				199,980 05
Michigan F. & M.		647,567 00		1,116,000 00
Minneapolis F. & M.		209,600 00		445,915 00
National Ben Franklin	171,880 86	2,114,786 21	144,265 00	1,359,321 45
National	599,316 72	1,499,650 00		15,810,591 16
National Liberty	700,000 00	785,100 00		4,218,070 00
National Trades				379,874 00
National Union	1,672 14	258,750 00		4,226,358 52
Newark	186,226 47	312,275 18		1,722,097 48
New Brunswick	79,954 01	413,025 00		618,996 00
New Hampshire	231,268 90	6,307 50		5,199,967 95
New Jersey	306,328 46	260,200 00		1,033,467 99
Niagara		186,000 00		5,048,759 32
Northern		67,000 00		1,073,562 50
North River		136,946 68		1,696,332 54
Northwestern F. & M.		757,350 00		184,943 19
Old Colony		16,000 00		2,686,016 70
Orient	203,335 54			3,949,484 79
Pacific		59,500 00		1,111,097 45
Pennsylvania	162,738 86	28,000 00	2,863 08	7,895,532 21
Peoples National	172,399 10	456,750 00	7,000 00	1,159,531 99
Phenix	616,356 68	106,000 00	100,000 00	10,500,105 88
Pittsburgh	17,511 15	191,485 00		251,254 87
Potomac	3,675 00	239,075 00		375,987 37
Providence Washington	100,000 00			3,539,477 01
Queen		60,000 00		12,021,200 34
Reliance	127,327 04	25,500 00		1,373,972 75
Republic	48,808 98	602,717 93		352,888 79
Rhode Island				1,588,420 78
Safeguard				676,706 37

STOCK FIRE COMPANIES OF OTHER STATES

Book value of stock	Cash in office	Deposits not on interest	Deposits on interest	AGENTS' BALANCES	
				Written subse- quent to Oct. 1, 1919	Written prior to Oct. 1, 1919
(4)	(5)	(6)	(7)	(8)	(9)
	\$250 00		\$287,858 77	\$40,512 11	
\$132,715 75	2,862 87		138,740 62	166,757 70	\$1,250 88
8,247,645 55	18,220 96	\$68,515 86	2,457 059 50	2,641,073 21	112,556 22
63,570 00	19,629 95		24,798 02	50,290 11	
1,524,902 21	15,220 71	23,267 20	366,618 16	740,930 73	671 01
4,495,645 36	1,677 28	74,242 87	4,276,802 01	7,227,297 77	96,903 39
26,355 00	4,020 40		99,135 03	76,284 96	4,840 07
			606,210 74	343,008 84	10,995 22
13,097,616 04		5,738,900 48		5,033,879 64	356,605 65
171,770 00	100 00		229,277 33	276,515 99	5,381 51
144,137 52		3,699 82	65,000 00	13,126 77	6,937 30
		70,841 18		180,385 23	1,009 06
2,691,521 24	5,283 00	43,356 61	3,732,687 52	3,962,113 31	191,059 10
1,270,029 27	22,111 52		328,842 64	488,040 81	13,190 94
40,160 00	942 68		39,552 88	58,736 37	
54,144 55	305 44		59,888 61	76,207 19	752 46
87,350 00	9,299 47	19,213 85	81,814 34	113,616 72	1,161 88
49,609 87	1,121 24		225,953 38	118,316 63	2,331 07
466,687 78	772 59		245,648 68	183,328 29	116 17
133,525 00	1,416 53		150,425 67	149,204 29	7,636 47
140,564 70		12,322 31	132,034 54	262,965 80	3,636 44
377,171 99			133,255 39	387,812 09	17,338 97
1,339,874 00	250 00		79,982 07	247,453 01	107 71
576,268 25		8,010 46	200,023 43	357,204 06	65,558 81
64,400 00		1,969 98	130,600 00	49,727 13	70 50
	11,771 93		56,587 37	293,189 35	1,444 81
55,975 00	500 00	1,699 83	180,931 35	101,046 16	162 34
74,572 50	39,979 63		421,099 95	451,354 55	8,592 25
1,238,605 21	22,648 42	208,605 15	2,826,457 69	2,706,406 20	18,900 80
2,286,057 00	5,260 39	13,284 00	695,674 61	1,226,362 43	58,573 29
200 00	1,958 19		35,542 26	22,480 04	
579,524 94	8,365 72	21,430 58	483,319 51	759,468 65	26,623 05
422,896 13	2,339 77	13,062 66	299,745 17	406,215 41	7,971 35
845,150 65	4,540 53		198,078 59	348,809 20	740 62
1,837,752 97	1,576 68		464,508 77	764,914 07	1,738 62
783,547 61	993 12		126 975 66	305,197 73	1,086 52
3,813,380 17	1,317 19	7,335 74	1,309,398 79	1,269,276 40	84,214 17
846,978 45	8,155 18	13,596 54	138,262 26	174,585 50	1,950 00
3,319,861 67			682,993 58	799,283 51	
700 00			938,051 14	101,489 54	74 74
568,022 53	83,089 75	5,603 54	148,465 96	249,214 79	2,559 26
88,262 60	2,163 83		878,670 84	535,020 02	23,475 38
638,190 50	12,493 78	8,647 59	232,829 11	353,175 29	9,629 08
406,303 94	400 00		331,390 44	1,179,543 75	7,192 10
167,126 58	3,660 81	222 99	76,089 25	168,981 29	1,526 76
4,737,631 14	744 35	80,976 38	1,728,174 37	1,777,380 14	52,766 13
76,903 07			95,650 40	35,763 86	397 66
550 00	367 96	449 62	36,975 10	95,748 01	
2,292,946 18	965 84	13,291 23	894,826 68	1,169,170 94	1,988 46
2,623,330 97	24,477 01	2,300 81	716,984 41	1,456,434 95	49,766 18
20,615 00	3,873 08		105,057 60	252,633 28	1,621 81
23,781 25	37,852 40		85,960 92	132,343 50	1,223 39
578,607 56			266,298 99	410,625 83	
	10 21	1,280 88	181,112 78	75,377 31	1,117 32

TABLE III—Concluded—ASSETS—DECEMBER 31, 1919—

NAME OF COMPANY	BILLS RECEIVABLE		All other ledger assets	Total ledger assets
	Marine risks	Fire risks		
	(10)	(11)	(12-15)	(16)
Globe National.....			\$870 00	\$1,851,300 88
Granite State.....				1,847 027 82
Great American.....		\$63,386 45		37,388,440 66
Guardian.....			2,694 82	545,683 68
Hanover.....			193 26	6,378,281 13
Hartford.....		28,266 96		52,026,434 87
Henry Clay.....			272,870 97	1,056,539 30
Home F. & M.....				2,738,336 32
Home.....		114,479 66		57,672 845 00
Hudson.....			100 00	2,024,719 71
Illinois.....		5,953 97		247,893 09
Imperial.....			200 00	1,903,921 22
Insurance Co. of N. A.....	\$6,587 52	45,792 04	175,725 64	36,074,654 03
Ins. Co. of the State of Pa.....			1,541 25	5,014,910 72
Liberty.....				567,535 96
Lumbermens.....				2,259,845 21
Marquette.....			106,233 53	1,507,768 92
Maryland Motor Car.....				1,026,941 16
Massachusetts F. & M.....				1,917,453 06
Mechanics.....			100 00	1,982,201 78
Mechanics and Trades.....				2,297,239 24
Mercantile Ins. Co. of America.....			15,032 43	3,867,814 54
Merchants Fire Assur. Corp.....				2,946,974 79
Importers and Exporters.....			54,259 38	2,501,495 04
Marine and Motor.....				446,747 66
Michigan F. & M.....			100 00	2,126,660 46
Minneapolis F. & M.....		402 37	1,675 25	997,907 30
National Ben Franklin.....			100 00	4,785,952 40
National.....		257,621 27	1,777 63	25,190,580 31
National Liberty.....				9,988,301 72
National Trades.....				440,054 49
National Union.....		69,468 05	19,456 76	6,454,437 92
Newark.....			300 00	3,373,179 62
New Brunswick.....			100 00	2,509,394 60
New Hampshire.....				8,508,035 46
New Jersey.....			100 00	2,817,897 09
Niagara.....			70,561 43	11,790,243 21
Northern.....				2,324,090 43
North River.....				6,635,417 98
Northwestern F. & M.....		1,900 21	1,967 64	(1)1,987,476 46
Old Colony.....	11,223 72		7,257 00	3,777,453 25
Orient.....		2,035 74		5,682,448 74
Pacific.....				2,425,562 80
Pennsylvania.....			14,711 07	10,028,675 45
Peoples National.....				2,243,288 77
Phoenix.....				19,700,135 07
Pittsburgh.....			837 26	669,809 27
Potomac.....				752,828 06
Providence Washington.....	29,192 06			8,041,858 40
Queen.....			226,488 26	17,180,982 93
Reliance.....			818 69	1,911,419 25
Republic.....		74 27	1,100 00	1,286,750 43
Rhode Island.....			100 00	2,844,053 16
Safeguard.....			33 39	935,638 26

(1) Ledger assets are \$2,040,417.31 less \$52,940.85 due reinsurance Co., which leaves total ledger assets of \$1,987,476.46.

WISCONSIN STOCK FIRE COMPANIES.

Non-Ledger Assets						
Interest and rents due and accrued	Market value of real estate over book value	Market value of bonds and stocks over book value	All other non-ledger assets	Gross assets	Deduct assets not admitted	Total admitted assets
(24)	(25)	(26)	(27-29)	(30)	(41)	(42)
\$29,580 99				\$1,880,881 87		\$1,880,881 87
20,108 67			\$7,513 36	1,874,649 85	\$102,818 63	1,771,831 22
240,180 98			26,390 08	37,655,011 72	4,453,332 84	33,201,678 88
6,702 49				552,386 17	240 00	552,146 17
33,529 76	\$71,343 94		83,251 17	6,566,406 00	193,286 01	6,373,119 99
419,027 72	9,192 17		255,030 09	52,709,684 85	2,119,199 52	50,590,485 33
14,276 30		\$1,894 00	199 02	1,072,908 62	48,943 73	1,023,964 89
18,505 14				2,756,841 46	14,994 24	2,741,847 22
435,474 00			209,123 00	58,317,442 00	3,722,381 69	54,595,060 31
19,826 53		4,605 17		2,049,151 41	5,381 51	2,043,769 90
5,520 86		114,663 70	2,368 94	370,446 59	12,588 57	357,858 02
16,810 51			484 93	1,921,216 66	1,009 06	1,920,207 60
337,657 56				36,412,311 59	1,394,158 82	35,018,152 77
31,053 11			21,529 86	5,067,493 69	322,672 81	4,744,820 88
5,607 76		589 22	230 08	573,963 02	218 82	573,744 20
29,711 65				2,289,556 86	161,522 05	2,128,034 81
12,711 68				1,520,480 60	110,277 82	1,410,202 78
9,579 78			2,684 28	1,039,205 22	33,146 33	1,006,058 89
10,901 16			7,614 36	1,935,973 58	59,704 50	1,876,269 08
16,627 85	14,806 23		3,411 11	2,017,046 97	122,403 22	1,894,643 75
27,156 64	1,500 00		6,784 44	2,332,680 32	81,866 59	2,250,813 73
41,353 75				3,909,168 29	253,117 92	3,656,050 37
18,073 73		107,638 00	33,135 00	3,105,821 52	107 71	3,105,713 81
17,338 80				2,518,833 84	70,589 35	2,448,244 49
3,998 45				450,746 11	1,767 54	448,978 57
28,234 24		6,280 00		2,161,174 70	1,444 81	2,159,729 89
13,122 00		131 00		1,011,160 30	312 60	1,010,847 70
50,193 48	14,019 14		4,636 64	4,854,801 66	17,902 40	4,836,899 26
354,533 53	24,383 22		18,397 24	25,587,894 30	863,930 70	24,723,963 60
68,230 13		542,480 00	210,073 13	10,809,084 98	58,573 29	10,750,511 69
4,606 01				444,660 50	9,214 00	435,446 50
64,460 31				6,518,898 23	342,741 90	6,176,156 33
22,169 68			38,641 41	3,433,990 71	118,310 96	3,315,679 75
10,098 72		30,456 35	790 00	2,550,739 67	740 62	2,549,999 05
72,637 39	62,231 10	377,154 33	35,828 18	9,055,886 46	1,738 62	9,054,147 84
20,812 00	8,733 29		16,338 38	2,863,780 76	80,795 61	2,782,985 15
73,236 48		38,074 51		11,901,554 20	84,214 17	11,817,340 03
14,475 60			5,538 24	2,344,104 27	61,914 45	2,282,189 82
15,727 25		792,389 79	20,225 30	7,463,760 32		7,463,760 32
20,066 55		1,279 70	72,849 52	2,081,672 23	1,661 68	2,080,010 55
28,293 14		2,202 27		3,807,948 66	2,978 61	3,804,970 05
70,058 20			5,318 98	5,757,825 92	550,562 84	5,207,263 08
9,869 71			28,845 96	2,464,278 47	25,053 03	2,439,225 44
107,396 40				10,136,071 85	855,164 97	9,280,906 88
28,177 34	20,896 74		1,931 62	2,294,294 47	78,528 58	2,215,765 89
180,016 08	21,377 74	1,855,845 98	63,047 00	21,820,421 87	81,891 13	21,738,530 74
5,330 68		15 13		675,155 08	10,021 88	665,133 20
7,475 53				760,303 59	8,487 37	751,816 22
52,663 46		1,218,977 19	61,096 21	9,374,595 26	208,009 34	9,166,585 92
146,482 50				17,327,465 43	1,455,700 40	15,871,765 03
18,254 46			1,010 00	1,930,683 71	149,372 79	1,781,310 92
16,727 66		3,968 75	26,835 79	1,334,282 63	58,851 50	1,275,431 13
17,071 27			17,986 16	2,879,110 59	112,935 34	2,766,175 25
9,058 94			13 32	944,710 52	4,373 69	940,336 83

TABLE IV—LIABILITIES—DECEMBER 31, 1919—

NAME OF COMPANY	LOSSES			
	Adjusted and unpaid	In process of adjustment	Resisted	Total unpaid losses
	(1)	(2)	(3)	(4)
Globe National.....		\$215,987 81		\$215,987 81
Granite State.....	\$37,681 02	68,896 88	\$8,403 00	114,880 90
Great American.....	189,960 55	2,449,417 00	77,993 00	2,717,370 55
Guardian.....	14,915 39	18,116 90	2,611 92	35,643 49
Hanover.....	230,983 24	585,148 93	23,648 92	839,781 09
Hartford.....	627,837 88	3,006,822 08	239,492 75	3,874,152 71
Henry Clay.....	4,861 02	38,259 60	14,500 00	57,620 62
Home F. & M.....	16,349 47	742,066 41	1,600 00	760,015 88
Home.....	550,881 00	4,343,430 00	178,627 00	5,072,938 00
Hudson.....	49,618 59	79,555 80		129,174 39
Illinois.....	525 20	2,252 58		2,777 78
Imperial.....	10,529 00	73,226 00	2,250 00	86,005 00
Importers and Exporters.....		808,901 33		808,901 33
Insurance Co. of N. A.....	54,973 00	5,532,299 00	93,955 00	5,681,227 00
Ins. Co. of the State of Penn.....	93,077 30	378,003 56	28,324 70	499,405 56
Liberty.....	1,820 12	23,190 87	700 00	25,710 99
Lumbermens.....	9,063 42	46,546 29	5,678 00	61,287 71
Marine and Motor.....	6,576 05			6,576 05
Marquette.....		94,543 94	1,550 06	96,094 00
Maryland Motor Car.....		42,741 70	286 50	43,028 20
Massachusetts F. & M.....	106,623 53	321,411 47		428,035 00
Mechanics.....	21,698 04	122,486 21	18,500 00	162,684 25
Mechanics and Trades.....	27,925 66	185,309 33	17,400 00	230,634 99
Mercantile Ins. Co. of America.....	21,278 00	238,741 34	900 00	260,919 34
Merchants Fire Asso. Corp.....	16,781 00	311,542 00	19,000 00	347,323 00
Michigan F. & M.....	63,778 31	141,006 23	5,500 00	210,284 54
Minneapolis F. & M.....		89,444 25	2,750 00	92,194 25
National Ben Franklin.....	90,669 42	239,920 38	32,225 00	362,814 80
National.....	411,415 25	2,520,202 02	118,907 34	3,050,524 61
National Liberty.....	237,784 51	524,140 26	65,039 92	826,964 69
National Trades.....		11,894 63		11,894 63
National Union.....	3,019 33	538,727 40	111,855 15	653,601 88
Newark.....	75,892 49	304,691 50	19,991 00	400,574 99
New Brunswick.....		332,958 00		332,958 00
New Hampshire.....	52,709 92	517,726 96	5,400 00	575,836 88
New Jersey.....	308,375 25	206,868 91	18,492 00	533,736 16
Niagara.....		1,556,247 20	30,047 00	1,586,294 20
Northern.....		123,954 16	3,125 00	127,079 16
North River.....	117,180 03	729,728 67	89,255 00	936,163 70
Northwestern F. & M.....	31,465 41	80,731 62	10,482 03	122,679 06
Old Colony.....	31,506 44	476,846 81	18,167 39	526,520 64
Orient.....	51,300 00	335,775 71	7,527 05	394,602 76
Pacific.....	337,464 82	25,000 00	8,838 14	371,302 96
Pennsylvania.....	63,361 00	612,567 52	3,060 00	678,988 52
Peoples National.....	46,248 04	114,699 69	1,950 00	162,897 73
Phoenix.....	179,638 37	1,507,538 37	44,211 14	1,731,387 88
Pittsburgh.....		53,218 94		53,218 94
Potomac.....	14,192 69	56,514 00		70,706 69
Providence Washington.....	146,917 17	1,838,937 69	34,241 65	2,020,096 51
Queen.....	213,454 27	985,021 37	42,351 74	1,240,827 38
Reliance.....	31,419 22	118,519 25	10,400 00	160,338 47
Republic.....	1,147 64	102,233 83	15,010 00	113,391 47
Rhode Island.....	59,095 98	307,005 29	4,965 11	371,066 38
Safeguard.....	1,846 00	38,435 86	1,800 00	42,081 86

STOCK FIRE COMPANIES OF OTHER STATES

Deduct reinsurance	Net unpaid losses	Total unearned premium	Amount re- claimable on perpetual risks	Cash dividends remaining unpaid	Salaries, rents, expenses, bills, accounts, fees etc., due or accrued
(5)	(6)	(10)	(11)	(16)	(17)
	\$215,987 81	\$419,093 46			\$500 00
\$37,545 57	77,435 33	1,012,359 33			3,303 16
572,074 57	2,145,295 98	14,428,726 29			54,196 31
5,599 07	30,044 42	92,510 24			
218,466 34	621,314 75	3,636,597 99		\$25,000 00	5,787 66
961,390 07	2,912,762 64	25,548,915 29			100,000 00
10,285 37	47,335 25	311,784 44			500 00
440,125 40	319,890 48	1,172,516 89			5,000 00
1,395,919 00	3,677,019 00	27,092,838 00			200,000 00
41,366 90	87,807 49	456,170 70			20,674 77
46 25	2,731 53	77,127 66			
39,550 00	46,455 00	568,638 87			2,500 00
31,923 39	776,977 94	554,835 34			11,179 03
931,323 90	4,749,903 10	13,440,522 27	\$725,577 41		15,266 89
120,703 26	378,702 30	2,214,204 81	453,154 47	2,094 12	3,047 44
2,250 00	23,460 99	131,408 62			1,589 29
17,275 83	44,011 88	418,985 72	161,532 10		9.60
17,198 97	6,576 05	73,685 08			
1,365 50	78,895 03	710,363 01			1,010 05
	41,662 70	343,888 46			
107,707 53	320,327 47	800,121 90			2,425 35
52,631 11	110,053 14	908,561 65	314,474 89		3,000 00
143,864 74	86,770 25	841,197 77			2,500 00
81,001 00	179,918 34	1,389,798 16			4,700 00
52,893 00	294,430 00	1,033,372 97			
80,540 67	129,743 87	1,123,524 25		20,000 00	1,694 88
37,948 00	54,246 25	571,826 56			3,500 00
93,068 37	269,746 43	2,622,436 31		335 00	1,367 74
1,330,279 13	1,720,245 48	13,440,443 33			40,000 00
70,913 68	756,051 01	5,653,547 38			4,000 00
	11,894 63	66,005 01			
254,469 92	399,131 96	3,622,274 71			5,000 00
156,012 42	244,562 57	1,714,689 46		805 45	653 92
45,898 05	287,059 95	1,375,792 17			5,000 00
89,730 96	486,105 92	4,209,637 00		60,024 00	35,000 00
153,012 48	380,723 68	964,516 66			1,000 00
641,992 60	944,301 60	5,956,409 09			50,000 00
21,630 97	105,448 19	1,276,894 25			
261,705 60	674,458 10	3,158,362 35		41 25	5,000 00
84,157 33	38,521 73	219,589 29			2,491 48
140,083 83	386,436 81	1,119,182 00			2,798 27
172,491 77	222,110 99	2,366,529 08			2,565 00
104,781 40	266,521 56	1,159,204 30			
122,234 00	556,754 52	4,443,015 70	1,052,725 07		8,000 00
50,434 75	112,462 98	789,529 86	15,264 61		
560,107 18	1,171,280 70	8,213,006 94			50,000 00
9,609 97	43,608 97	333,823 28			1,000 00
169 00	70,537 69	262,671 59			56 20
873,456 75	1,146,639 76	3,531,608 23			5,000 00
256,866 48	983,960 90	6,803,786 19			14,264 02
57,250 28	103,088 19	961,109 06	105,823 51		2,246 71
39,633 47	78,758 00	745,993 37			
205,231 71	165,834 67	1,278,020 60		15,000 00	
9,247 18	32,834 68	279,335 21			2,000 00

TABLE IV—LIABILITIES—

NAME OF COMPANY	State, county and municipal taxes due or accrued (18)	Commissions to become due to agents and brokers (19)	Funds held under reinsur- ance treaties (20)	Due or to become due for borrowed money (21)
Globe National.....	\$3,500 00	\$2,500 00		
Granite State.....	60,000 00	15,000 00		
Great American.....	450,000 00	100,000 00		
Guardian.....	20,116 04			
Hanover.....	100,000 00	50,000 00	\$193 26	
Hartford.....	2,400,000 00	234,660 79		
Henry Clay.....	20,500 00	2,500 00		
Home F. & M.....	40,000 00			
Home.....	1,000,000 00		799,236 99	
Hudson.....	38,812 80	3,500 00	103,428 55	
Illinois.....	1,000 00			
Imperial.....	30,000 00	10,000 00		
Insurance Co. of N. A.....	1,135,000 00	100,000 00		
Ins. Co. of the State of Pennsylvania.....	35,000 00	7,500 00		
Liberty.....	6,797 02			
Lumbermens.....	12,100 00	10,400 00		
Marquette.....	17,500 00	2,000 00		
Maryland Motor Car.....	15,410 56	6,395 15		
Massachusetts F. & M.....	26,485 16	138 05		
Mechanics.....	22,500 00	5,000 00		
Mechanics and Trades.....	52,000 00	5,000 00		
Mercantile Ins. Co. of America.....	50,677 00	17,500 00		
Merchants Fire Assur. Corp.....				
Importers and Exporters.....	26,414 10			
Marine and Motor.....	1,500 00			\$80,000 00
Michigan F. & M.....	20,000 00	656 54		
Minneapolis F. & M.....	50,000 00	7,500 00		
National Ben Franklin.....	125,000 00	31,893 70		
National.....	900,000 00	60,000 00	5,696 56	
National Liberty.....	175,000 00	50,000 00		
National Trades.....	1,500 00			
National Union.....	170,000 00	10,000 00		
Newark.....	93,000 00	16,073 61		
New Brunswick.....	37,000 00	3,000 00		
New Hampshire.....	235,000 00	15,000 00		
New Jersey.....	50,000 00	4,000 00		
Niagara.....	394,327 00	75,000 00		
Northern.....	25,000 00			
North River.....	150,000 00			
Northwestern F. & M.....	65,858 04	4,500 00	1,045,351 77	
Old Colony.....	37,367 70	8,000 00		
Orient.....	135,000 00	5,100 00		
Pacific.....	30,000 00			
Pennsylvania.....	221,885 00	23,000 00		
Peoples National.....	15,000 00	2,350 00		
Phoenix.....	500,000 00	50,000 00		
Pittsburgh.....	4,400 00	1,500 00		
Potomac.....	13,500 00	8,500 00		
Providence Washington.....	295,000 00	25,000 00	51,801 65	
Queen.....	487,625 12	81,811 38		
Reliance.....	16,114 46	22,898 55		
Republic.....	25,000 00	5,000 00		
Rhode Island.....	50,000 00	135,506 52		
Safeguard.....	16,000 00	10,000 00		

DECEMBER 31, 1919—Concluded

Reserve for contingencies	All other liabilities	Total liabilities except capital and surplus	Capital	Surplus	Surplus as regards policy-holders
(23)	(12, 13, 14, 15; 22-24)	(25)	(26)	(27)	(28)
		\$641,581 27	\$1,000,000 00	\$239,300 60	\$1,239,300 60
		1,168,087 82	200,000 00	403,733 40	603,733 40
	\$13,083 79	17,191,302 37	5,000,000 00	11,010,376 51	16,010,376 51
	22 88	142,093 58	200,000 00	209,452 59	409,452 59
	4,858 18	4,443,751 84	1,000,000 00	929,368 15	1,929,368 15
\$1,000,000 00	265,339 21	32,461,677 93	4,000,000 00	14,128,807 40	18,128,807 40
		3-2,619 69	450,000 00	191,345 20	641,345 20
		1,537,407 37	500,000 00	704,439 85	1,204,439 85
		32,769,093 99	6,000,000 00	15,825,966 32	21,825,966 32
		710,394 31	500,000 00	233,375 59	1,333,375 59
		80,859 19	200,000 00	76,998 83	276,998 83
		657,593 87	200,000 00	1,062,613 73	1,262,613 73
		20,166,269 67	4,000,000 00	10,851,883 10	14,851,883 10
		3,093,703 14	1,000,000 00	651,117 74	1,651,117 74
		163,255 92	200,000 00	210,488 28	410,488 28
		654,029 70	250,000 00	1,224,005 11	1,474,005 11
		808,758 04	300,000 00	301,444 74	601,444 74
		408,366 92	500,000 00	97,691 97	597,691 97
		1,149,497 93	500,000 00	226,771 15	726,771 15
		1,363,589 68	250,000 00	281,054 07	531,054 07
		987,468 02	300,000 00	963,345 71	1,263,345 71
		1,642,593 50	1,000,000 00	1,013,456 87	2,013,456 87
	300,000 00	1,627,802 97	400,000 00	1,077,910 84	1,477,910 84
	666 68	1,370,073 09	700,000 00	82,164 02	1,078,171 40
1,500 00	3,542 92	166,814 55	200,000 00	378,171 40	282,164 02
		1,295,619 54	400,000 00	464,110 35	864,110 35
		687,072 81	200,000 00	123,774 89	323,774 89
		3,050,779 18	1,000,000 00	786,120 08	1,786,120 08
500,000 00		16,666,385 37	2,000,000 00	6,057,578 23	8,057,578 23
		6,638,598 39	1,000,000 00	3,111,913 30	4,111,913 30
		79,399 64	200,000 00	156,046 86	356,046 86
15,000 00		4,221,406 67	1,000,000 00	954,749 66	1,954,749 66
		2,069,785 01	498,415 00	747,479 74	1,245,894 74
		1,707,852 12	500,000 00	342,146 93	842,146 93
		5,040,766 92	1,500,000 00	2,513,380 92	4,013,380 92
		1,400,240 34	1,000,000 00	382,744 81	1,382,744 81
	1,394 76	7,421,432 45	1,000,000 00	3,395,907 58	4,395,907 58
		1,407,342 44	500,000 00	374,847 38	874,847 38
		3,987,861 70	1,000,000 00	2,475,898 62	3,475,898 62
	2,500 00	1,378,812 31	400,000 00	301,198 24	701,198 24
		1,553,784 78	1,000,000 00	1,251,185 27	2,251,185 27
		2,731,305 07	1,000,000 00	1,475,958 01	2,475,958 01
		1,455,725 86	400,000 00	533,499 58	933,499 58
		6,305,380 29	750,000 00	2,225,526 59	2,975,526 59
		934,607 45	1,000,000 00	281,158 44	1,281,158 44
	13,772 50	9,998,060 14	3,000,000 00	8,740,470 60	11,740,470 60
		384,332 25	200,000 00	80,800 95	280,800 95
		355,265 48	200,000 00	196,550 74	396,550 74
		5,055,049 64	1,000,000 00	3,111,536 28	4,111,536 28
	22,716 58	8,394,164 19	2,000,000 00	5,477,600 84	7,477,600 84
		1,211,280 48	400,000 00	170,030 44	570,030 44
		854,756 37	200,000 00	220,674 76	420,674 76
		1,644,361 79	600,000 00	521,813 46	1,121,813 46
		340,169 89	200,000 00	400,166 94	600,166 94

TABLE V—UNDERWRITING AND INVESTMENT

NAME OF COMPANY	Underwriting income earned	Underwriting losses and expenses	Gain or loss from under- writing	Investment income earned	Investment losses and expenses
	(13)	(30)	(31)	(46)	(60)
Globe National	\$544,978 53	\$791,112 74	—246,134 21	\$74,908 09	\$3,654 77
Granite State	952,338 30	903,188 65	49,149 65	77,521 86	33,528 38
Great American	16,767,128 34	15,032,440 32	1,734,688 02	1,682,787 25	1,776,607 85
Guardian	212,334 58	188,125 19	24,209 39	29,845 31	28 31
Hanover	3,760,086 78	3,439,249 15	320,837 63	418,835 78	350,496 32
Hartford	32,715,652 01	28,161,614 80	4,554,037 21	2,060,912 45	1,244,463 13
Henry Clay	409,197 89	371,377 10	37,820 79	61,127 75	45,809 05
Home F. & M.	1,558,915 45	1,796,820 43	—237,904 98	83,169 42	25,818 55
Home	31,548,081 22	27,753,149 76	3,794,931 46	2,477,088 78	4,245,697 42
Hudson	245,620 27	453,031 03	—207,410 76	67,958 57	11,525 66
Illinois	75,950 10	64,577 59	11,372 51	38,315 63	
Imperial	639,818 56	563,735 56	76,083 00	70,060 03	24,502 06
Insurance Co. of N. A.	19,010,142 12	17,052,534 02	1,957,608 10	1,388,518 81	737,519 40
Ins. Co. of the State of Pa.	2,581,163 97	2,359,678 88	221,485 09	225,456 40	159,294 33
Liberty	89,935 00	142,658 00	—52,723 00	16,433 63	243 82
Lumbermens	305,636 30	319,264 41	—13,628 11	99,595 82	76,871 01
Marquette	707,927 00	767,600 61	—59,673 61	61,224 46	11,124 05
Maryland Motor Car	591,242 04	626,044 02	—34,801 98	26,375 59	7,516 51
Massachusetts F. & M.	1,249,973 85	1,269,893 39	—19,919 54	79,846 64	3,290 82
Mechanics	777,444 16	734,462 54	42,981 62	79,240 14	136,214 85
Mechanics and Trades	956,172 03	854,207 89	101,964 14	98,886 48	4,212 75
Mercantile Ins. Co. of America	1,649,733 87	1,510,997 10	138,736 77	194,076 48	241,065 78
Merchants Fire Assur. Corp.	1,821,582 59	1,731,811 29	89,771 30	342,837 89	157,213 23
Importers and Exporters	1,243,997 25	1,341,572 33	—97,575 08	137,704 04	43,359 92
Marine and Motor	54,167 30	73,501 19	—19,333 89	5,253 47	2,255 56
Michigan F. & M.	1,106,996 67	1,112,219 31	—5,222 64	92,847 58	13,077 04
Minneapolis F. & M.	1,166,193 40	1,115,688 03	50,505 37	37,360 01	7,600 82
National Ben Franklin	2,466,490 37	2,428,171 52	38,318 85	225,997 06	21,519 54
National	13,728,577 69	12,290,707 56	1,437,870 13	849,028 10	440,278 42
National Liberty	5,258,465 82	5,057,465 59	201,000 23	725,708 74	405,576 40
National Trades	92,640 06	88,622 17	4,017 89	15,315 74	6,224 91
National Union	3,452,259 08	3,360,817 59	91,441 49	233,413 38	104,519 17
Newark	1,982,916 60	1,826,853 98	156,062 62	130,544 63	115,805 25
New Brunswick	1,724,933 93	1,752,570 35	—27,636 42	130,015 08	22,667 58
New Hampshire	4,127,178 20	3,772,870 89	354,307 31	371,682 67	148,137 94
New Jersey	1,536,953 80	1,599,796 91	—62,843 11	196,944 83	62,322 97
Niagara	6,484,382 00	6,214,169 35	270,212 65	716,034 65	498,737 92
Northern	1,239,251 34	1,147,052 92	92,198 42	108,755 95	84,467 09
North River	3,891,848 54	3,566,751 73	325,096 81	884,888 97	161,568 74
Northwestern F. & M.	474,428 50	331,703 32	142,725 18	54,236 11	2,600 40
Old Colony	1,422,616 38	1,367,369 73	55,246 65	187,575 92	93,376 48
Orient	2,397,771 49	2,130,291 91	267,479 58	198,321 37	110,804 60
Pacific	1,760,979 80	1,580,236 30	180,743 50	178,278 17	135,708 09
Pennsylvania	4,419,557 85	4,159,352 23	260,205 62	380,678 43	261,186 06
Peoples National	967,857 34	976,591 99	—8,734 65	116,395 69	60,530 34
Phoenix	9,000,124 66	7,827,965 16	1,172,159 50	1,274,874 97	552,280 73
Pittsburgh	390,051 64	423,118 59	—33,066 95	33,697 88	18,813 84
Potomac	416,706 79	379,958 48	36,748 31	50,198 41	24,170 18
Providence Washington	6,145,467 51	5,618,399 77	527,067 74	607,926 53	76,568 60
Queen	8,051,976 18	6,941,639 05	1,110,337 13	593,972 58	450,215 64
Reliance	956,121 67	916,882 45	39,239 22	68,092 73	46,089 86
Republic	734,653 69	707,312 12	27,341 57	61,726 48	39,467 07
Rhode Island	1,516,809 53	1,387,934 46	128,875 07	100,453 12	54,148 41
Safeguard	257,821 47	224,895 87	32,925 60	31,800 05	8,066 95

EXHIBIT—DECEMBER 31, 1919.

Gain from investments	Net loss from dividends and other sources	Increase or decrease in surplus	Surplus Dec. 31, 1918	Surplus Dec. 31, 1919	Per cent of losses incurred to premiums earned	Per cent of underwriting expenses incurred to premiums earned	Per cent of investment expenses incurred to interest & rents earned	Per cent of total losses & expenses incurred and dividends declared to total income earned
(61)	(71)	(75)	(73)	(74)	(77)	(79)	(79)	(80)
\$71,253 32		—174,880 89	\$414,181 49	\$239,300 60	82.2	63.0	49.1	77.9
43,993 48	\$26,000 00	67,143 13	336,590 27	403,733 40	48.3	47.4	.0034	93.4
—93,820 60	1,115,425 04	525,442 38	10,484,934 13	11,010,376 51	46.3	43.31	15.00	97.88
29,817 00	15,996 49	38,029 90	171,422 69	209,452 59	45.56	43.03		84.29
68,339 46	100,000 00	289,177 09	640,191 06	929,368 15	43.75	47.74	23.22	93.08
816,440 32	365,339 21	5,005,147 32	9,123,660 08	14,128,807 40	42.2	43.7	7.8	87.3
15,318 70	10,000 00	43,139 49	148,205 71	191,345 20	43.5	46.7	11.3	88.7
57,350 87	+38,834 49	—141,719 62	846,159 47	704,439 85	57.9	56.6	8.1	112.9
—1,768,608 64	1,457,060 10	569,262 72	15,256,703 60	15,825,966 32	44.44	43.64	2.29	98.5
56,432 91		—150,977 85	984,353 44	833,375 59	52.5	127.9	1.93	1.48
38,315 63	10,000 00	39,688 14	37,310 69	76,998 83	37.8	51.6	.00	65.2
45,557 97	+130,000 00	251,640 97	810,972 76	1,062,613 73	39.83	48.22	2.80	85.68
650,999 41	2,608,607 51		6,000,000 00	6,000,000 00	45.94	43.56	3.66	91.94
66,162 07	+52,552 72	340,199 88	310,917 86	651,117 74	50.00	42.2	19.	90.00
16,189 81		—36,533 19	247,021 47	210,488 28	47.0	111.06		134.34
22,724 81	50,000 00	—40,903 30	1,264,908 41	1,224,005 11	45.5	59.41	10.81	110.09
50,100 41	30,000 00	—39,573 20	341,017 94	301,444 74	54.03	66.32	16.26	105.
18,859 08	+13,141 59	—2,801 31	100,493 28	97,691 97	48.65	57.17		106.24
76,555 82	30,150 61	26,485 67	200,285 48	226,771 15	59.6	42.	2.7	97.9
—56,974 71	16,658 07	20,651 16	511,705 23	281,054 07	45.0	49.4	.087	104.6
94,673 73	+3,869 43	200,507 30	762,838 41	963,345 71	42.4	46.9	.049	81.4
—46,989 30	101 29	91,646 18	921,810 69	1,013,456 87	45.81	45.15	2.91	95.02
185,624 66	66,597 90	208,798 06	869,112 78	1,077,910 84	51.06	44.00	2.12	90.96
94,344 12	+250,000 00	446,769 04	131,402 36	378,171 40	76.0	38.7	6.8	100
2,997 91	+98,500 00	82,164 02		82,164 02	50.4	135.5	10.7	127.4
79,770 54	40,000 00	34,547 90	429,562 45	464,110 35	49.	51.	2.	97.
29,759 19	20,000 00	60,264 56	63,510 33	123,774 89	49.84	45.78	2.23	94.99
704,477 52	78,387 05	164,409 32	621,710 76	786,120 08	42.09	56.54	9.58	96.92
408,749 68	464,283 57	1,382,336 24	4,675,241 99	6,057,578 23	44.51	44.91	5.33	89.97
320,132 34	199,658 66	321,473 91	2,790,439 39	3,111,913 30	44.57	51.56	11.93	95.08
9,090 83		13,108 72	142,938 14	156,046 86	37.54	58.11	6.07	87.85
128,894 21	31,673 43	188,662 27	766,087 39	954,749 66	46.29	50.62	25.1	96.74
14,739 38	+16,624 38	187,426 38	560,053 36	747,479 74	45.7	46.7	12.4	91.9
107,347 50	69,996 52	9,714 56	332,432 87	342,146 93	57.2	44.5	2.3	99.4
223,544 73	201,773 20	376,078 84	2,137,302 08	2,513,380 92	45.12	46.28	10.33	92.15
134,621 86	40,000 00	31,778 75	350,966 06	382,744 81	60.4	43.6	25.8	90.5
217,296 73	208,708 33	278,801 05	3,117,106 53	3,395,907 58	46.3	47.9	2.7	96.7
24,288 86	35,000 00	81,487 28	293,360 10	374,847 38	42.3	50.2	2.4	93.9
723,320 23	+20,000 00	1,068,417 04	1,407,481 58	2,475,898 62	43.66	47.98	.0239	79.79
51,635 71	40,000 00	154,360 89	146,837 35	301,198 24	47.49	22.86	1.287	70.80
94,199 44	+363,265 41	512,711 50	738,473 77	1,251,185 27	56.00	40.7	2.63	93.3
87,516 77	68,736 77	286,259 58	1,189,698 43	1,475,958 01	40.22	48.81	5.16	87.17
42,570 08	60,086 80	163,226 78	420,272 80	583,499 58	58.2	31.6	2.6	91.5
119,492 37		379,697 99	1,845,828 60	2,225,526 59	45.6	48.98	4.94	92.09
55,865 35	50,000 00	—2,869 30	284,027 74	281,158 44	53.5	47.7	17.9	100.02
722,594 24	660,695 46	1,234,058 28	7,506,412 32	8,740,470 60	41.7	45.3	5.8	89.4
14,884 04	16,000 00	—34,202 91	115,003 86	80,800 95	62.5	49.1	2.65	108.
26,028 23		62,776 54	133,774 20	196,550 74	42.93	48.24	.0835	86.52
531,357 93	89,077 64	969,348 03	2,142,188 25	3,111,536 28	50.05	41.44	4.85	86.7
143,756 94	436,943 27	817,150 80	4,660,450 04	5,477,600 84	42.22	44.62	5.27	91.28
22,002 87	28,000 00	33,242 09	136,788 35	170,030 44	44.5	51.5	.099	96.7
22,259 41	23,000 00	26,600 98	194,073 78	220,674 76	42.95	53.26	8.85	98.54
46,304 71	62,500 00	112,679 78	409,133 68	521,813 46	42.9	48.7	.027	93.00
23,733 10		56,658 70	343,508 24	400,166 94	38.65	48.82	2.52	80.44

TABLE VI—RISKS, PREMIUMS AND LOSSES—

NAME OF COMPANY	TOTAL	
	NET AMOUNT AT RISK	
	Fire 8	Marine 83
Globe National.....	\$67,493,406 00	\$7,666,142 00
Granite State.....	162,360,379 00	
Great American.....	2,760,071,654 00	58,227,370 00
Guardian.....	9,006,681 00	490,220 00
Hanover.....	663,808,612 00	26,354,899 00
Hartford.....	4,619,839,425 00	85,727,170 00
Henry Clay.....	47,148,272 00	
Home F. & M.....	120,007,027 00	28,297,314 00
Home.....	4,960,223,112 00	98,655,829 00
Hudson.....	64,556,407 00	5,444,196 00
Illinois.....	13,231,436 00	
Imperial.....	134,742,357 00	61,260 00
Insurance Co. of N. A.....	2,508,431,935 00	198,027,703 00
Ins. Co. of the State of Pennsylvania.....	392,314,984 00	5,345,042 00
Liberty.....	22,822,972 00	
Lumbermens.....	85,634,169 00	
Marquette.....	122,156,876 00	
Maryland Motor Car.....		24,624,859 00
Massachusetts F. & M.....	99,160,460 00	20,207,782 00
Mechanics.....	171,024,573 00	
Mechanics and Trades.....	161,575,953 00	
Mercantile Ins. Co. of America.....	296,396,567 00	15,549,790 00
Merchants Fire Assur. Corp.....	183,434,479 00	7,781,897 00
Importers and Exporters.....	30,482,093 00	35,946,793 00
Marine and Motor.....		
Michigan F. & M.....	206,127,951 00	
Minneapolis F. & M.....	97,116,556 00	
National Ben Franklin.....	446,422,897 00	11,207,664 00
National.....	2,319,510,924 00	108,960,764 00
National Liberty.....	1,012,914,271 00	35,889,249 00
National Trades.....	10,793,212 00	
National Union.....	627,500,454 00	3,549,685 00
Newark.....	307,914,722 00	12,910,812 00
New Brunswick.....	203,610,394 00	14,992,949 00
New Hampshire.....	760,989,242 00	8,839,902 00
New Jersey.....	155,689,946 00	14,472,839 00
Niagara.....	1,073,528,367 00	28,331,211 00
Northern.....	242,665,743 00	
North River.....	554,023,542 00	5,816,598 00
Northwestern F. & M.....	41,319,564 00	
Old Colony.....	188,439,256 00	11,334,558 00
Orient.....	447,397,248 00	38,669,306 00
Pacific.....	152,615,813 00	
Pennsylvania.....	904,808,487 00	11,907,304 00
Peoples National.....	133,957,738 00	
Phoenix.....	1,521,003,148 00	38,067,155 00
Pittsburgh.....	61,544,725 00	
Potomac.....	47,196,648 00	1,128,957 00
Providence Washington.....	569,557,847 00	35,814,882 00
Queen.....	1,172,873,215 00	82,659,098 00
Reliance.....	179,173,013 00	
Republic.....	146,036,899 00	
Rhode Island.....	265,388,688 00	
Safeguard.....	55,596,728 00	4,222,206 00

DECEMBER 31, 1919

BUSINESS		WISCONSIN BUSINESS			
GROSS RISKS WRITTEN		GROSS RISKS WRITTEN (3)			
Fire	Marine	Fire	Marine	Tornado	Total
2 ¹	2 ³				
\$95,053,065 00	\$21,629,962 00	\$1,846,907 00		\$52,374 00	\$1,899,281 00
144,856,040 00		2,254,859 00		8,900 00	2,263,759 00
2,630,259,093 00	221,527,836 00	42,578,371 00	\$1,091,544 00	4,023,395 00	47,693,310 00
17,572,150 00	1,049,471 00	211,160 00			211,160 00
575,340,949 00	111,621,152 00	19,771,080 00	563,056 00	1,933,180 00	22,267,316 00
4,233,733,392 00	179,237,675 00	72,413,851 00	1,547,496 00	7,030,931 00	80,992,278 00
56,325,306 00		1,423,422 00			1,423,422 00
220,964,019 00	363,576,537 00	2,482,242 00	400,000 00	27,200 00	2,909,442 00
4,154,785,258 00	1,788,139,166 00	42,305,215 00	3,273,158 00	4,966,286 00	50,544,659 00
148,913,797 00	32,509,882 00	1,601,756 00		483,836 00	20,855,592 00
8,697,797 00		1,353,193 00		25,375 00	1,378,568 00
215,776,529 00	62,585 00	4,004,603 00	2,000 00	104,080 00	4,110,683 00
2,512,327,635 00	2,351,817,035 00	45,184,233 00	18,607,964 00		63,792,197 00
390,489,272 00	8,664,659 00	6,940,708 00	287,775 00	495,725 00	7,724,208 00
33,638,791 00		799,420 00			799,420 00
69,140,803 00		3,360,353 25			3,360,353 25
142,500,628 00		3,331,917 00		39,700 00	3,371,617 00
	33,211,708 08		386,415 00		386,415 00
90,111,158 00	127,453,030 00	1,113,873 00			1,113,873 00
148,298,672 00	1,151,210 00	2,894,960 00	6,000 00	53,625 00	2,954,585 00
248,011,606 00		4,181,416 00		322,300 00	4,503,716 00
377,560,732 00	132,983,938 00	7,776,166 00	123,711 00	360,691 00	8,260,568 00
266,641,688 00	42,994,492 00	3,114,328 00	178,177 00	215,000 00	3,507,505 00
61,500,758 00	268,621,495 00	425,250 00	351,600 00		776,850 00
		8,100 00			8,100 00
225,317,858 00		8,810,576 00		392,585 00	9,203,161 00
118,601,526 00		3,971,263 00		718,082 00	4,689,345 00
355,033,284 00	14,273,266 00	8,998,224 00	1,147,964 00	329,050 00	10,475,238 00
2,374,676,172 00	338,491,833 00	35,519,366 00	2,804,262 00	3,773,305 00	42,096,933 00
817,851,427 00	57,854,816 00	15,405,042 00	257,634 00	685,570 00	16,348,246 00
18,759,325 00		396,000 00			396,000 00
666,834,278 00	70,049,125 00	14,429,516 00	4,044 00	4,852,994 00	19,286,554 00
396,013,132 00	34,361,935 00	7,574,584 00	36,336 00	174,250 00	7,785,170 00
230,973,319 00	66,361,929 00	4,122,251 00	80,173 00	210,750 00	4,413,174 00
634,367,459 00	14,863,932 00	18,610,334 00	45,790 00	588,347 00	19,244,471 00
201,101,106 00	48,525,500 00	6,068,563 00	106,192 00		6,175,055 00
1,222,156,488 00	39,119,211 00	25,574,520 00	454,411 00	1,834,764 00	27,863,695 00
205,562,225 00		8,498,115 00			8,498,115 00
674,870,314 00	33,285,048 00	9,634,131 00		437,470 00	10,071,601 00
167,286,704 00	2,969,901 00	4,884,845 00	153,280 00	483,999 00	5,522,124 00
198,055,315 00	117,666,618 00	5,265,028 00	552,911 00	384,457 00	6,202,396 00
434,796,896 00	77,163,948 00	10,565,709 00	797,675 00	436,475 00	11,799,859 00
300,039,149 00		7,061,199 00		218,079 00	7,279,278 00
773,727,037 00	19,515,037 00	21,555,108 00	446,980 00	1,431,446 00	23,433,534 00
190,034,764 00	9,451,118 00	3,106,435 00		34,966 00	3,141,401 00
1,418,768,662 00	425,147,266 00	35,876,893 00	3,410,023 00	1,968,232 00	41,255,198 00
62,538,351 00		1,948,054 00			1,948,054 00
55,351,754 00	1,285,792 00	466,017 00			466,017 00
707,932,335 00	948,324,386 00	11,046,035 00	6,978,714 00	707,085 00	18,731,834 00
1,109,802,787 00	2,755,798,658 00	24,761,713 00	7,544,396 00	1,705,600 00	34,011,709 00
178,641,388 00		4,984,620 00	67,500 00	246,100 00	5,298,220 00
139,290,003 00		386,433 00			386,433 00
429,321,634 00		10,690,373 00		439,900 00	11,130,273 00
64,199,481 00	5,637,402 00	744,182 00	211,000 00	26,900 00	982,082 00

TABLE VI—Continued—RISKS, PREMIUMS AND LOSSES—

NAME OF COMPANY	WISCONSIN		
	GROSS PREMIUMS WRITTEN (32)		
	Fire	Marine	Tornado
Globe National.....	\$12,420 53		\$556 43
Granite State.....	20,941 14		40 44
Great American.....	366,965 04	\$11,688 78	29,602 61
Guardian.....	4,256 38		
Hanover.....	147,037 82	4,696 82	13,294 96
Hartford.....	664,998 41	19,632 17	50,323 56
Henry Clay.....	8,578 72		
Home F. & M.....	17,741 93	6,121 71	49 40
Home.....	387,566 49	18,306 57	33,436 00
Hudson.....	14,992 63		2,621 05
Illinois.....	13,781 56		124 43
Imperial.....	31,171 72	249 62	420 27
Insurance Co. of N. A.....	371,257 93	47,485 21	
Ins. Co. of the State of Pa.....	68,257 51	6,472 02	2,526 81
Liberty.....	6,159 77		
Lumbermans.....	30,052 14		
Marquette.....	29,830 43		188 40
Maryland Motor Car.....		6,007 64	
Massachusetts F. & M.....	11,336 08		
Mechanics.....	29,140 39	57 36	243 57
Mechanics and Trades.....	32,613 99		1,457 56
Mercantile Ins. Co. of America.....	64,421 39	1,030 50	3,279 62
Merchants Fire Assur. Corp.....	23,030 84	1,093 18	3,074 49
Importers and Exporters.....	2,780 35	5,789 72	
Marine and Motor.....	119 85		
Michigan F. & M.....	83,835 48		2,568 06
Minneapolis F. & M.....	41,361 68		5,537 66
National Ben Franklin.....	82,384 26	23,523 98	1,423 18
National.....	308,880 47	29,173 91	25,357 31
National Liberty.....	142,181 98	2,880 25	3,552 50
National Trades.....	2,350 17		
National Union.....	144,219 67	1,114 95	38,288 91
Newark.....	58,955 83	435 96	1,013 01
New Brunswick.....	33,845 47	1,499 17	2,317 70
New Hampshire.....	177,503 87	839 00	4,076 46
New Jersey.....	52,819 77	1,630 14	
Niagara.....	218,976 37	6,307 23	11,404 38
Northern.....	87,818 88		
North River.....	94,824 08		2,436 35
Northwestern F. & M.....	41,322 64	2,224 93	2,742 18
Old Colony.....	49,874 56	8,310 56	2,216 99
Orient.....	88,154 28	7,748 38	1,884 58
Pacific.....	57,612 71		1,775 93
Pennsylvania.....	175,382 25	6,273 49	8,319 40
Peoples National.....	20,004 26		139 25
Phoenix.....	294,694 30	15,514 99	9,853 48
Pittsburgh.....	18,714 44		
Potomac.....	4,184 82		
Providence Washington.....	104,591 62	30,067 28	3,933 92
Queen.....	198,624 24	30,384 46	8,477 21
Reliance.....	47,885 93	665 50	1,541 01
Republic.....	13,335 64		
Rhode Island.....	102,859 46		2,349 23
Safeguard.....	7,017 73	1,312 65	126 00

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DEDUCT RETURN PREMIUMS (32)				
Total	Fire	Marine	Tornado	Total
\$12,976 96	\$2,153 13		\$207 20	\$2,360 33
20,981 58	4,968 92			4,968 92
408,256 43	47,929 38	\$1,914 07	3,623 61	53,467 06
4,256 38	1,988 29			1,988 29
165,029 60	19,545 35	444 95	1,942 30	21,932 60
734,954 14	96,761 59	3,254 01	5,601 74	105,617 34
8,578 72	2,998 08			2,998 08
23,913 04	5,345 58	1,535 88	2 40	6,883 86
439,309 06	51,684 75	1,799 06	2,284 00	55,767 81
17,613 68	4,090 76		76 51	4,167 27
13,905 99	1,009 04			1,009 04
31,841 61	7,492 18		356 57	7,848 75
418,743 14	110,473 51	2,724 52		113,198 03
77,256 34	13,280 96	1,501 56	531 91	15,314 43
6,159 77	1,025 79			1,025 79
30,052 14	2,933 77			2,933 37
30,018 83	5,307 68		4 00	5,311 68
6,007 64		1,347 79		1,347 79
11,336 08	2,023 58			2,023 58
29,441 32	4,422 99		21 15	4,444 14
34,071 55	5,135 11		146 21	5,281 32
68,731 51	12,485 09	361 90		12,846 99
27,198 51	4,606 80	180 08	1,205 14	5,992 02
8,570 07	152 80	43 10		195 90
119 85	30 60			30 60
86,403 54	5,398 77		217 34	5,616 11
46,899 34	3,449 57		315 03	3,764 60
107,331 42	11,701 38	5,122 21	165 37	16,988 96
363,411 69	44,454 06	6,462 90	3,303 75	54,220 71
148,614 73	16,723 16	679 51	277 10	17,679 77
2,350 17	147 32			147 32
183,623 53	20,058 13		4,159 45	24,217 58
60,404 80	11,974 63	28 82	457 58	12,461 03
37,662 34	7,427 85	305 64	363 73	8,097 22
182,419 33	14,678 49	37 22		14,715 71
54,449 91	26,155 47	231 59		26,387 06
236,687 98	30,379 54	706 60	882 45	31,968 59
87,818 88	9,903 75			9,903 75
97,260 43	11,781 67		211 51	11,993 18
46,289 75	5,311 05	578 53	486 11	6,375 69
60,402 11	9,227 62	1,332 85	218 83	10,779 30
97,787 24	9,791 65	1,003 01	283 49	11,078 15
59,388 64	12,952 17		799 28	13,751 45
189,975 14	31,038 69	834 06	1,014 66	32,887 41
20,143 51	1,693 63		197 29	1,890 92
320,062 77	37,293 45	1,430 85	1,314 56	40,038 86
18,714 44	2,893 12			2,893 12
4,184 82	926 12			926 12
138,592 82	14,710 76	1,581 19	349 40	16,641 35
237,485 91	34,565 52	6,401 90	1,551 88	42,519 30
50,092 44	7,906 21	191 75	500 82	8,598 78
13,335 64	2,491 04			2,491 04
105,188 69	17,227 70		522 13	17,749 83
8,456 38	996 64	115 65		1,112 29

TABLE VI—Continued—RISKS, PREMIUMS AND LOSSES—

NAME OF COMPANY	WISCONSIN				
	DEDUCT REINSURANCE (32)				
	Fire	Marine	Tornado	Total	Fire
Globe National					\$10,267 40
Granite State	\$3,553 20			\$3,552 20	12,419 02
Great American	47,297 75	\$373 66	\$302 51	47,973 92	271,737 91
Guardian	232 57			232 57	2,035 52
Hanover	10,753 39	6 74	153 82	10,913 95	116,739 08
Hartford	37,341 97			37,341 97	530,894 85
Henry Clay	460 96			460 96	5,119 68
Home F. & M.					12,396 35
Home					335,881 74
Hudson					10,901 87
Illinois	1,813 15			1,813 15	10,959 37
Imperial	6,254 57			6,254 57	17,424 97
Insurance Co. of N. A.					260,784 42
Ins. Co. of the State of Penn.	16,158 16	209 57	516 19	16,883 92	38,818 39
Liberty					5,133 98
Lumbermens	8,149 22			8,149 22	18,969 55
Marquette	7,697 36		33 88	7,731 24	16,825 39
Maryland Motor Car					
Massachusetts F. & M.	1,008 77			1,008 77	8,303 73
Mechanics	3,206 16	57 36	16 46	3,279 98	21,511 24
Mechanics and Trades	4,376 24			4,376 24	23,102 64
Mercantile Ins. Co. of America	14,189 85	11 62		14,201 47	37,746 45
MERCHANTS FIRE ASSUR. CORP.	326 32	15 00	54 08	395 40	18,097 72
Importers and Exporters					2,627 55
Marine and Motor					89 25
Michigan F. & M.	29,190 73		289 22	29,479 95	49,245 98
Minneapolis F. & M.	12,263 86		1,847 29	14,111 15	25,648 25
National Ben Franklin	15,596 52	227 99		15,824 51	55,086 36
National	9,211 60			9,211 60	255,214 81
National Liberty	18,894 47	20 00	490 26	19,404 73	106,564 35
National Trades	1,070 82			1,070 82	1,132 03
National Union	821 02			821 02	123,340 52
Newark	16,011 82		45 42	16,057 24	30,969 38
New Brunswick	3,443 43	78 80	946 97	4,469 20	22,974 19
New Hampshire	33,948 84	31 75		33,980 59	128,876 54
New Jersey					26,664 30
Niagara	48,347 88		2,447 58	50,795 46	140,248 95
Northern	9,153 48			9,153 48	68,761 45
North River	6,211 02			6,211 02	76,831 39
Northwestern F. & M.	432 10			432 10	35,579 49
Old Colony	11,516 16	3,099 37	434 44	15,049 97	29,130 78
Orient	12,573 87			12,573 87	65,788 76
Pacific	1,591 50			1,591 50	43,069 04
Pennsylvania	31,393 20	108 00	398 92	31,900 12	112,950 36
Peoples National	8,825 70			8,825 70	9,484 93
Phoenix	57,504 23	1,987 06		59,491 29	199,896 62
Pittsburgh	1,991 28			1,991 28	13,830 04
Potomac					3,258 70
Providence Washington	3,536 22	3,986 52	13 75	7,536 49	86,344 64
Queen	26,706 54	841 58	151 84	27,699 96	137,352 18
Reliance	9,485 00		76 15	9,561 15	30,494 72
Republic	3,086 37			3,086 37	7,758 23
Rhode Island	29,986 04			29,986 04	55,625 72
Safeguard	1,470 61			1,470 61	4,550 48

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NET PREMIUMS (32)		LOSSES PAID (33)				
Marine	Tornado	Total	Fire	Marine	Tornado	Total
	\$349 23	\$10,616 63	\$1,563 71		\$0 54	\$1,564 25
	40 44	12,459 46	10,609 11		2 00	10,611 11
9,401 05	25,676 49	306,815 45	147,422 23	\$3,289 58	1,958 67	152,670 48
		2,035 52	4,574 77			4,574 77
4,245 13	11,198 84	132,183 05	39,124 68	6,752 56	4,094 28	49,951 52
16,378 16	44,721 82	591,994 83	210,170 80	2,457 29	8,750 91	221,379 60
		5,119 68	1,279 41			1,279 41
4,585 83	47 00	17,029 18	2,685 21	9,105 73		11,790 94
16,507 51	31,152 00	383,541 25	183,538 69	2,325 12	971 85	186,835 66
	2,544 54	13,446 41	4,040 66			4,040 66
	124 43	11,083 80	4,157 47		13 45	4,170 92
249 62	63 70	17,738 29	9,047 90		166 64	9,214 54
44,760 69		305,545 11	118,491 36	10,304 82		128,796 18
4,760 89	1,478 71	45,057 99	23,748 44	188 65	50 36	23,987 45
		5,133 98	170 46			170 46
		18,969 55	4,374 67			4,374 67
	150 52	16,975 91	9,185 49			9,185 49
4,659 85		4,659 85		604 50		604 50
		8,303 73	6,100 73			6,100 73
	205 96	21,717 20	8,913 08			8,913 08
	1,311 35	24,413 99	12,490 01		5 45	12,495 46
656 98	3,279 62	41,683 05	16,975 92	1,549 05	67 80	18,592 77
898 10	1,815 27	20,811 09	14,312 11	2,791 26	2 25	17,105 62
5,746 62		8,374 17				
		89 25				
	2,061 50	51,307 48	19,382 39		51 57	19,433 96
	3,375 34	29,023 59	7,836 74		1,865 48	9,702 22
18,173 78	1,257 81	74,517 95	13,905 71	3,483 32	45 88	17,434 91
22,711 01	22,053 56	299,979 38	108,586 65	4,573 08	1,734 73	114,894 46
2,180 74	2,785 14	111,530 23	39,043 20	117 10	201 03	39,361 33
		1,132 03	75 81			75 81
1,114 95	34,129 46	158,584 93	43,967 70		2,502 35	46,470 05
407 14	510 01	31,886 53	19,131 30	27 50	27 41	19,186 21
1,114 73	1,007 00	25,095 92	20,864 92	272 21	£ 36	21,145 49
770 03	4,076 46	133,723 03	67,516 47		267 50	67,783 97
1,398 55		28,062 85	22,447 70	5 15		22,452 85
5,600 63	8,074 35	153,923 93	73,468 57	425 17	430 11	74,323 85
		68,761 45	26,149 99			26,149 99
	2,224 84	79,056 23	23,301 02		1 00	23,302 02
1,646 40	2,256 07	39,481 96	11,072 27	22 35	112 10	11,206 72
3,878 34	1,563 72	34,572 84	16,571 27	1,510 38	29 31	18,110 96
6,745 37	1,601 09	74,135 22	20,912 69	1,844 15	45 35	22,802 19
	976 65	44,045 69	21,109 50			21,109 50
5,331 43	6,905 82	125,187 61	45,354 18	45 30	790 10	46,189 58
	—58 04	9,426 89	722 59			722 59
12,097 08	8,538 92	220,532 62	92,233 65	1,629 12	1,083 56	94,946 33
		13,830 04	6,255 96			6,255 96
		3,258 70	300 71			300 71
24,499 57	3,570 77	114,414 98	35,775 53	8,431 38	1,373 78	45,580 69
23,140 98	6,773 49	167,266 65	104,200 73	6,368 26	594 14	111,163 13
473 75	964 04	31,932 51	20,144 06	152 00	108 93	20,405 04
		7,758 23				
	1,827 10	57,452 82	27,330 94			27,330 94
1,197 00	126 00	5,873 48	500 36	40 00		540 36

TABLE VI—Continued—RISKS, PREMIUMS AND LOSSES—

NAME OF COMPANY	DEDUCT REINSURANCE ON PAID LOSSES (33)				WISCONSIN
	Fire	Marine	Tornado	Total	Fire
Globe National.....					\$1,563 71
Granite State.....	\$2,396 47			\$2,396 47	8,212 64
Great American.....	29,513 89		\$3 65	29,517 54	117,908 34
Guardian.....	34 14			34 14	4,540 63
Hanover.....	6,509 98			6,509 98	32,614 70
Hartford.....	25,055 92			25,055 92	185,114 88
Henry Clay.....	64			64	1,278 77
Home F. & M.....	569 73		3,032 24	3,601 97	2,115 48
Home.....					183,538 69
Hudson.....	2,698 10			2,698 10	1,342 56
Illinois.....	193 62			193 62	3,963 85
Imperial.....	1,742 51		27 86	1,770 37	7,305 39
Importers and Exporters.....					
Insurance Co. of N. A.....	35,920 49	\$423 74		36,344 23	82,570 87
Ins. Co. of the State of Pa.....	11,188 29			11,188 29	12,560 15
Liberty.....					170 46
Lumbermens.....	1,775 83			1,775 83	2,598 84
Marine and Motor.....					
Marquette.....	1,945 78			1,945 78	7,239 71
Maryland Motor Car.....					
Massachusetts F. & M.....	647 25			647 25	5,453 48
Mechanics.....	848 24			848 24	8,064 84
Mechanics and Trades.....	1,292 00			1,292 00	11,198 01
Mercantile Ins. Co. of America.....	1,657 71			1,657 71	15,318 21
Merchants Fire Assur. Corp.....	326 63		22	326 85	13,985 48
Michigan F. & M.....	4,886 43			4,886 43	14,495 96
Minneapolis F. & M.....	1,434 59		442 97	1,877 56	6,402 15
National Ben Franklin.....	2,166 34			2,166 34	11,739 37
National.....	921 19			921 19	107,665 36
National Liberty.....	2,822 13			2,822 13	36,221 07
National Trades.....					75 81
National Union.....	910 58			910 58	43,057 12
Newark.....	5,218 40			5,218 40	13,912 90
New Brunswick.....	11,255 75			11,255 75	9,609 17
New Hampshire.....	14,689 13			14,689 13	52,827 34
New Jersey.....	5,710 82			5,710 82	16,736 88
Niagara.....	24,703 19		82 55	24,785 74	48,765 38
Northern.....	8,273 44			8,273 44	17,876 55
North River.....	897 21			897 21	22,403 81
Northwestern F. & M.....	5,207 00		19 10	5,226 10	5,865 27
Old Colony.....	7,304 52	692 06	7 25	8,003 83	9,266 75
Orient.....	2,213 88			2,213 88	18,698 81
Pacific.....	4,127 37			4,127 37	16,982 13
Pennsylvania.....	5,180 36		122 82	5,303 18	40,173 82
Peoples National.....	59,25			59 25	663 34
Phoenix.....	28,031 69	101 54		28,133 23	64,201 96
Pittsburgh.....	19 62			19 62	6,236 34
Potomac.....					300 71
Providence Washington.....	1,022 90			1,022 90	34,752 63
Queen.....	52,691 07	19 68		52,710 75	51,509 66
Reliance.....	8,506 03	101 34	44 46	8,651 83	11,638 03
Republic.....					
Rhode Island.....	9,603 73			9,603 73	17,727 21
Safeguard.....	107 93			107 93	392 43

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NET LOSSES PAID (33)			LOSSES INCURRED (34)			
Marine	Tornado	Total	Fire	Marine	Tornado	Total
	\$0 54	\$1,564 25	\$1,574 71		\$0 54	\$1,575 25
	2 00	8,214 64	6,455 35		2 00	6,457 35
\$3,289 58	1,955 02	123,152 94	124,853 54	\$4,123 58	2,738 67	131,715 79
		4,540 63	2,074 77			2,074 77
6,732 56	4,094 28	43,441 54	38,690 95	3,795 40	4,694 91	47,181 26
2,457 29	8,750 91	196,323 08	189,572 02	2,457 29	8,750 91	200,780 22
		1,278 77	1,332 50			1,332 50
6,073 49		8,188 97	2,709 81	8,469 73		11,179 54
2,325 12	971 85	186,835 66	131,021 85	2,658 12	1,331 85	135,011 82
		1,342 56	4,540 86		60 00	4,600 86
	13 45	3,977 30	2,748 96		13 45	2,762 41
	138 78	7,444 17	4,751 90		114 64	4,866 54
9,881 08		92,451 95	115,258 90	10,304 82		125,563 72
188 65	50 36	12,799 16	17,474 72	201 65	85 36	17,761 73
		170 46	924 04			924 04
		2,598 84	2,499 19			2,499 19
		7,239 71	8,396 71			8,396 71
604 50		604 50		604 50		604 50
		5,453 48	4,879 87			4,879 87
		8,064 84	9,547 08			9,547 08
	5 45	11,203 46	4,032 67		15 45	4,048 12
1,549 05	67 80	16,935 06	16,162 12	620 05	127 80	16,909 97
2,791 26	2 03	16,778 77	16,719 11	5,356 26	2 25	22,077 62
	51 57	14,547 53	17,148 03		51 57	17,199 60
	1,422 51	7,824 66	11,632 37		1,865 48	13,497 85
3,483 32	45 88	15,268 57	14,685 34	6,113 97	45 88	20,845 19
4,573 08	1,734 73	113,973 17	96,678 06	6,026 53	3,022 53	105,727 12
117 10	201 03	36,539 20	29,849 58	117 10	245 80	30,212 48
		75 81				
	2,502 35	45,559 47	43,532 04		2,214 28	45,746 32
27 50	27 41	13,967 81	15,775 63	27 50	19 91	15,823 04
272 21	8 36	9,889 74	20,377 48	52 16	8 36	20,438 00
	267 50	53,094 84	57,956 24		267 50	58,223 74
5 15		16,742 03	23,050 70	5 15		23,055 85
425 17	347 56	49,538 11	71,421 43	425 17	430 11	72,276 71
		17,876 55	24,420 28			24,420 28
	1 00	22,404 81	29,752 02		51 00	29,803 02
22 35	93 00	5,980 62	9,958 01	22 35	132 10	10,112 46
818 32	22 06	10,107 13	18,239 33	1,930 38	38 69	20,208 40
1,844 15	45 35	20,588 31	19,845 03	1,812 15	70 35	21,827 53
		16,982 13	19,757 56		40 00	19,797 56
45 30	667 28	40,886 40	37,137 80	95 30	667 28	37,900 38
		663 34	615 87			615 87
1,527 58	1,083 56	66,813 10	84,393 65	1,825 97	1,299 06	87,518 68
		6,236 34	6,613 23			6,613 23
		300 71	390 71			390 71
8,431 38	1,373 78	44,557 79	35,033 22	7,031 88	1,592 78	43,657 88
6,348 58	594 14	58,452 38	100,178 95	9,562 11	724 14	110,465 20
50 66	64 52	11,753 21	19,004 37	800 00	108 98	19,913 35
		17,727 21	31,641 92			31,641 92
40 00		432 43	1,027 86	40 00		1,067 86

TABLE VI—Concluded—RISKS, PREMIUMS AND

NAME OF COMPANY	WISCONSIN			
	DEDUCT REINSURANCE ON INCURRED LOSSES (34)			
	Fire	Marine	Tornado	Total
Globe National.....				
Granite State.....	\$851 66			\$851 66
Great American.....	23,539 89		\$68 65	23,608 54
Guardian.....	34 14			34 14
Hanover.....	2,111 28		20 80	2,132 08
Hartford.....	19,852 07			19,852 07
Henry Clay.....				
Home F. & M.....	569 73	\$2,820 24		3,339 97
Home.....				
Hudson.....	3,114 77			3,114 77
Illinois.....	160 97			160 97
Imperial.....	1,245 51		14 86	1,260 37
Importers and Exporters.....				
Insurance Co. of N. A.....	34,586 69	423 74		35,010 43
Ins. Co. of the State of Pa.....	9,420 30		6 66	9,426 96
Liberty.....	924 04			924 04
Lumbermens.....	901 61			901 61
Merine and Motor.....				
Marquette.....	1,243 31			1,243 31
Maryland Motor Car.....				
Massachusetts F. & M.....	135 25			135 25
Mechanics.....	857 60			857 60
Mechanics and Trades.....	618 73			618 71
Mercantile Ins. Co. of America.....	2,017 71			2,017 73
Merchants Fire Assur. Corp.....	896 63		—1 78	894 85
Michigan F. & M.....	4,797 23			4,797 23
Minneapolis F. & M.....	5,014 59		442 97	5,457 56
National Ben Franklin.....	2,173 91			2,173 91
National.....	1,581 30			1,581 30
National Liberty.....	2,061 72		1 68	2,063 40
National Trades.....				
National Union.....	910 58			910 58
Newark.....	4,616 90			4,616 90
New Brunswick.....	11,241 32			11,241 32
New Hampshire.....	10,496 59			10,496 59
New Jersey.....	5,709 82			5,709 82
Niagara.....	24,217 44		82 55	24,299 99
Northern.....	8,447 50			8,447 50
North River.....	2,774 21			2,774 21
Northwestern F. & M.....	5,162 05		42 24	5,204 29
Old Colony.....	8,045 33	937 06	7 25	8,989 64
Orient.....	1,889 05			1,889 05
Pacific.....	5,016 18			5,016 18
Pennsylvania.....				
Peoples National.....	5 00			5 00
Phoenix.....	19,528 64	101 54		19,630 18
Pittsburgh.....	1,320 13			1,320 13
Potomac.....				
Providence Washington.....	605 41	29 63		635 04
Queen.....	52,691 07	19 68		52,710 75
Reliance.....	7,285 28		44 46	7,329 74
Republic.....				
Rhode Island.....	9,898 03			9,898 03
Safeguard.....	122 93			122 93

LOSSES—DECEMBER 31, 1919.

BUSINESS

NET LOSSES INCURRED (34)				EXPENSES AND UNEARNED PREMIUMS — SCHEDULE		
Fire	Marine	Tornado	Total	Expenses properly charge- able against Wisconsin premiums (1)	Unearned pre- miums on Wisconsin business (2)	Increase or de- crease in un- earned premiums dur- ing the year (3)
\$1,574 71		\$0 54	\$1,575 25	\$3,884 98	\$4,429 32	\$3,773 32
5,603 69		2 00	5,605 69	4,280 69	11,670 49	—104 34
101,313 65	\$4,123 58	2,670 02	108,107 25	131,930 64	192,847 95	—53,924 99
2,040 63			2,040 63	2,528 91	1,017 76	—1,597 11
36,579 67	3,795 40	4,674 11	45,049 18	60,805 58	106,851 23	4,667 67
169,719 95	2,457 29	8,750 91	180,928 15	175,870 00	472,298 00	30,515 00
1,332 50			1,332 50	2,329 58	2,542 29	
2,140 08	5,649 49		7,789 57			
131,021 85	2,658 12	1,331 85	135,011 82	143,559 00	291,400 00	21,420 00
1,426 09		60 00	1,486 09	3,496 07	7,462 53	1st yr in Wis.
2,587 99		13 45	2,601 44	6,407 88	8,135 20	4,690 45
3,506 39		99 78	3,606 17	6,202 31	15,964 46	1,337 63
					5,443 21	
80,672 21	9,881 08		90,553 29	133,095 40	198,604 25	
8,054 42	201 65	78 70	8,334 77	15,223 21	40,552 20	10,110 60
924 04			924 04			
1,597 58			1,597 58	8,833 95	32,297 77	—56 58
				26 78	89 25	
7,153 40	604 50		7,153 40	9,168 43	10,185 54	
			604 50	2,163 29	2,329 97	110 03
4,744 62			4,744 62	3,726 16	7,273 71	1,356 36
8,689 48			8,689 48	7,376 97	16,440 21	1,271 80
3,413 94		15 45	3,429 39	4,809 42	9,442 71	8,365 90
14,144 41	620 05	127 80	14,892 26	17,575 96	68,666 50	3,513 29
15,822 48	5,356 26	4 03	21,182 77	7,787 57	10,613 61	
12,350 80		51 57	12,402 37	28,211 58	31,150 29	12,939 21
6,617 78		1,422 51	8,040 29	13,060 61	34,309 56	1,388 94
12,511 43	6,113 97	45 88	18,671 28	37,813 96	54,910 41	17,328 94
95,096 76	6,026 53	3,022 53	104,145 82	74,100 26	178,197 94	11,815 27
27,787 86	117 10	244 12	28,149 08	32,728 78	84,737 56	4,435 20
42,621 46		2,214 28	44,835 74	61,568 36	138,081 12	18,018 94
11,158 73	27 50	19 91	11,206 14	11,616 17	24,285 49	1,362 93
9,136 16	52 16	8 36	9,196 68	9,974 28	27,431 54	1,602 74
47,459 65		267 50	47,727 15	34,809 98	126,932 58	12,073 86
17,340 88	5 15		17,346 03	10,142 33		
47,203 99	425 17	347 56	47,976 72	52,334 13	135,121 45	19,993 39
15,972 78			15,972 78			
26,977 81		51 00	27,028 81	25,197 99	44,271 48	12,483 76
4,795 96	22 35	89 86	4,908 17	18,751 49	11,889 79	—6,732 22
10,194 00	993 32	31 44	11,218 76	12,252 46	25,499 59	1,589 30
18,055 98	1,812 15	70 35	19,938 48	31,821 81	37,067 61	Increase
14,741 38		40 00	14,781 38	1,724 46	27,647 02	Increase
37,137 80	95 30	667 28	37,900 38	47,751 23		
610 87			610 87	2,627 96	7,337 86	3,300 79
64,865 01	1,724 43	1,299 06	67,888 50	91,741 00	198,479 00	11,366 00
5,291 10			5,291 10	6,790 54	8,298 02	930 43
390 71			390 71			
34,427 81	7,002 25	1,592 78	43,022 84			
47,487 88	9,542 43	724 14	57,754 45	57,779 18	130,511 02	3,181 00
11,719 09	800 00	64 52	12,583 61	14,014 17	28,079 94	1,898 55
21,743 89			21,743 89	4,988 51	5,590 55	3,153 01
904 93	40 00		944 93	2,783 63	2,936 24	Decrease

TABLE I—INCOME—DECEMBER 31, 1919—

NAME OF COMPANY	GROSS PREMIUM (5)			REIN
	Ledger assets Dec. 31, 1918 (2)	Fire	Marine	Fire
Security Fire Ins. Davenport, Iowa.....	\$800,268 29	\$663,066 27		\$165,529 40
Security Ins., Cincinnati, Ohio.....	480,726 10	214,116 77		56,498 31
Security Ins., New Haven, Conn.....	5,887,570 87	7,731,681 99	\$610,919 04	1,919,727 95
Springfield F. & M., Springfield, Mass.....	14,924,331 50	14,849,280 57	805,057 69	2,969,005 27
Standard, Hartford, Conn.....	1,652,439 52	1,215,829 43		265,094 62
Star Ins. Co. of America, N. Y. City.....	1,686,376 46	2,656,526 59	369,600 54	1,077,107 68
Sterling, Indianapolis, Ind.....	1,993,819 29	2,014,861 68	82,643 01	657,985 73
St. Paul F. & M., St. Paul, Minn.....	14,640 427 74	12,524,838 29	6,353,317 83	1,592,508 50
Superior, Pittsburgh, Pa.....	2,073,872 09	2,304,190 79	148,528 23	536,149 75
Twin City, Minneapolis, Minn.....	773,463 21	920,749 71	514,489 11	718,811 04
United American, Pittsburgh, Pa.....	891,240 15	730,075 63		95,786 15
United States, N. Y. City.....	8,372,617 50	9,809,530 04	1,090,750 70	2,115,384 46
United States Lloyds, N. Y. City.....	3,129,561 28		8,315,109 15	
Union, Pittsburgh, Pa.....	377,310 63	197,992 79		21,538 25
Westchester, N. Y. City.....	9,476,328 91	11,132,975 76	735,634 02	2,769,858 54
Western Alliance, Chicago, Ill.....	783,051 69	320,134 85		
Western, Pittsburgh, Pa.....	753,013 31	792,122 48		244,869 11
Wheeling, Wheeling, W. Va.....	628,173 65	356,862 77		68,256 93
Victory Insurance Co. of Philadelphia.....	500,000 00			
United Firemans of Philadelphia.....	1,843,822 58	947,311 63		146,569 15
Total Stock Fire Cos. of Other States.....	\$615,381,802 80	\$628,390,818 80	\$154,772,645 83	\$145,463,102 13

FOREIGN FIRE

Abeille, Paris.....	\$834,705 26	\$1,170,278 04		\$291,347 65
Atlas Assurance, London.....	4,283,788 78	6,422,718 55	\$232,401 07	1,947,133 93
British American Assurance, Toronto.....	2,508,364 15	2,907,246 55	57,595 84	930,671 73
Caledonian, Edinburgh.....	3,135,577 34	3,439,703 87	436,958 58	907,188 20
Century, Edinburgh.....	766,453 40	1,014,387 61	12,415 62	
Com. Union Assur. Co., Ltd., London.....	12,612,602 64	12,946,960 98	5,083,989 12	3,134,129 27
Eagle Star and British Dominion, London.....	1,731,131 72	3,314,142 97	12,803 39	515,205 52
General, Paris.....	1,412,579 51	2,153,243 01		610,458 12
Law Union and Rock, London.....	1,559,973 38	1,462,069 75		522,507 39
Liverpool & London & Globe, Gt. Britain.....	17,997,739 81	23,469,210 79	2,599,681 25	7,430,317 84
London and Lancashire, Liverpool.....	6,660,756 03	6,198,800 74	936,974 96	1,906,864 66
London Assur. Corp., Great Britain.....	6,524,927 67	5,613,341 80	3,389,638 26	1,665,876 18
Nationale, Paris.....	1,124,721 19	2,264,349 33		894,224 51
Netherlands, F. & L., The Hague.....	1,370,737 67	2,103,479 23		947,080 86
New Zealand Ins. Co., Ltd., Auckland.....	1,284,449 78	1,613,497 28	101,204 74	216,153 92
North British Mercantile, London.....	11,386,091 83	11,834,781 28	668,233 67	2,516,518 03
Northern Assurance Co. Ltd., London.....	7,475,058 78	8,708,928 02	511,638 86	2,176,079 62
Norwich Union, England.....	4,454,516 28	5,443,544 95	1,615,755 27	1,687,326 64
Palatine, London.....	4,229,821 44	5,198,544 91	427,856 02	1,556,334 65
Patriotic Assurance Ltd., Dublin.....	841,155 15	852,952 18	343,825 93	438,976 78
Phenix, Paris.....	1,021,481 29	2,209,682 13		851,197 73
Phoenix Assurance Ltd., London.....	5,340,546 56	8,333,573 75	658,033 28	2,902,959 05
Royal Exchange Assurance, London.....	4,331,534 51	4,190,300 58	2,894,119 29	972,488 11
Royal, Liverpool.....	19,088,940 22	18,442,635 27	4,608,842 86	4,607,490 75
Scandinavian Am. Assur. Corp. Christiania.....	3,322,370 39	656,624 28	3,687,031 48	122,911 44
Scottish Union National, Edinburgh.....	8,159,735 10	7,687,698 49	1,213,494 64	2,576,365 31
State Assurance, Liverpool.....	880,165 68	809,291 45	208,411 09	287,072 35
Sun Ins. Office, London.....	6,190,709 87	6,794,823 91	1,530,930 74	2,038,540 29
Svea Fire & Life, Gothenburg.....	2,583,822 10	3,346,797 94		857,811 74
Union Assurance Society Ltd., London.....	2,336,348 09	2,620,875 52	200,592 98	785,910 64
Tokio Marine & Fire Ltd. Tokio, Japan.....	3,095,733 64	1,523,029 00	3,129,876 15	191,805 62
Union Fire, Paris.....	1,446,048 99	1,852,857 48		493,141 64
Union Ins. Society of Canton, China.....	1,556,473 10	3,096,635 63	2,152,326 47	230,969 83
United British, Great Britain.....	1,444,756 77	868,758 56	1,198,878 32	163,231 25
Urbaine Fire, Paris.....	3,749,055 34	5,957,598 61		421,450 48
Western Assurance, Toronto.....	4,822,627 25	3,822,670 16	2,769,192 49	1,313,486 62
Yorkshire, England.....	2,115,909 48	2,797,679 32	309,017 25	923,529 42
Totals.....	\$163,681,410 19	\$183,133,713 92	\$40,991,719 62	\$50,034,757 77

STOCK FIRE COMPANIES OF OTHER STATES—Concluded.

SURANCE (6)		RETURN PREMIUM (6)		INTEREST		
Marine	Fire	Marine	Net Premium (7)	Perpetual Premium (8)	Mortgage loans (9)	Collateral loans (10)
	\$50,078 17		\$447,458 70		\$30,453 17	
	24,159 49		133,458 97			\$210 00
\$114,380 48	1,236,058 96	\$80,313 58	4,992,120 06		32,145 07	
95,988 20	2,261,323 70	107,529 41	10,220,491 68		139,291 47	
	199,093 71		751,641 10			
67,896 66	566,975 40	109,035 10	1,205,112 29			
56,026 16	605,974 41	24,297 92	753,220 47		105,791 02	
2,356,748 68	1,616,797 37	691,642 45	12,620,459 12		105,604 59	12 54
7,363 72	318,704 77	14,627 60	1,575,873 18		63,174 52	2,302 09
408,898 32	119,179 66	44,351 32	143,998 48		17,472 55	
	125,098 05		509,191 43		24,788 80	681 00
346,192 47	1,805,270 14	122,311 76	6,511,121 91		33,355 87	150 00
3,855,183 06		845,336 34	3,614,589 75			
	46,877 53		129,577 01		8,956 82	
168,233 15	1,796,966 54	115,208 23	7,018,343 32		6,257 75	
	265,188 14		54,946 71		13,520 89	
	125,058 48		422,194 89		2,367 26	
	53,949 83		234,656 01		1,872 00	
	258,438 12		542,304 36	\$6,879 61	9,838 85	
\$50,888,845 09	\$109,023,794 44	\$20,058,705 75	\$457,729,017 22	\$180,964 80	\$2,413,142 47	\$136,541 50

COMPANIES.

	\$200,411 47		\$678,518 92			
\$11,271 20	1,190,052 12	\$58,404 08	3,448,258 29			27 14
1,534 95	558,769 86	5,808 07	1,468,057 78			
29,955 68	678,267 35	127,164 10	2,134,087 12			
	618,501 51	2,788 02	405 513 70			
1,829,991 34	2,095,788 89	576,344 17	10,394,696 43	5,433 86	1,635 00	348 18
	652,098 42	230 67	2,159,411 75			
	442,563 16		1,100,221 73			
	396,012 38		543,549 98			
880,961 98	4,460,060 06	440,538 03	12,857,014 13	6,854 02	47,935 37	
60,086 90	1,125,143 80	178,996 62	3,864,683 72			
1,600,433 81	1,072,785 69	228,176 05	4,435,708 33			
	416,706 82		953,418 00			
	474,206 49		732,191 88			
10,626 82	265,906 33	1,115 66	1,220,899 29			
36,210 86	2,394,552 75	180,473 09	7,375,260 22	3,013 91		
7,891 41	1,619,215 41	94,262 66	5,323,117 78		5,737 50	
458,683 79	879,505 05	233,030 86	3,800,753 88			
11,465 05	1,000,284 90	99,627 91	2,958,988 42			
77,028 72	211,513 49	146,919 63	322,339 49			
	405,066 40		953,418 00			
131,773 52	1,914,850 14	120,175 38	3,921,848 94			
1,235,471 37	823,178 84	426,744 63	3,626,536 92			38 98
648,529 19	3,422,449 36	788,301 13	13,584,707 70		8,883 90	
506,733 28	103,187 06	120,555 95	3,490,268 03		693.56	
47,347 09	1,451,896 57	235,256 81	4,580,327 35		5,932 27	
156,222 73	151,147 09	35,055 63	388,204 74			
131,071 94	1,256,467 08	380,210 53	4,519,164 81			
	737,512 05		1,751,474 15			
4,015 75	577,644 23	55,167 32	1,398,730 56			
1,673,121 51	299,282 81	402,292 85	2,086,402 36			
	320,997 24		1,038,718 60			
158,101 90	541,061 52	240,249 45	4,078,579 40			
683,302 40	185,262 61	132,871 86	902,968 76			
	1,344,892 35		4,191,255 78			
1,433,567 43	856,866 62	170,562 35	2,817,379 63			
3,135 50	669,005 59	60,750 20	1,450,275 86			
\$11,828,536 12	\$35,763,113 51	\$5,542,073 71	\$120,956,952 43	\$15,301 79	\$70,817 60	\$414 30

TABLE I—Continued—INCOME—

NAME OF COMPANY	INTEREST—Continued			Rents (16)
	Bonds and stocks	Trust companies and banks	All other sources	
	(11)	(12)	(13, 14, 15)	
Security.....	\$1,621 61	\$2,434 56	\$1,738 36	\$4,710 00
Security.....	20,734 87		13 50	
Security.....	230,048 70	202 49	1,589 98	24,600 00
Springfield F. & M.....	449,798 97	40,165 40	200 00	24,000 00
Standard.....	63,939 17	1,220 64		
Star.....	50,902 04	6,046 38		
Sterling.....	7,349 38	1,046 72	32 00	240 75
St. Paul F. & M.....	490,301 70	13,102 08	9,417 71	15,920 99
Superior.....	25,058 69	4,468 70	95 01	8,274 25
Twin City.....	13,550 93	1,261 34	3,112 94	
United American.....	14,482 57	1,447 14	513 83	2,902 90
United States.....	351,018 78	8,499 93	4,609 11	6,473 76
United States Lloyds.....	111,333 42	15,452 44	5,635 77	
Union.....	10,895 05	427 05	124 27	
Westchester.....	367,531 56	15,897 46	3,853 34	108 00
Western Alliance.....	7,719 20	1,347 11	57 00	400 00
Western.....	24,734 43	601 82		255 00
Wheeling.....	23,253 44	170 53		4,989 65
Victory Ins. Co.....	8,367 39	747 47		
United Firemans.....	71,797 47	497 43		9,231 11
Total Stock Fire Cos. of Other States.....	\$26,058,541 61	\$1,218,167 20	\$822,287 09	\$896,135 93

FOREIGN FIRE

Abeille.....	\$23,742 78	\$3,877 85		
Atlas Assurance.....	137,614 29	12,574 45	\$186 95	\$5,575 22
British American Assurance.....	84,737 55	3,593 21	165 43	
Caledonian.....	83,081 62	2,658 91		50,301 14
Century.....	28,527 62	791 57		
Commercial Assurance Co. Ltd.....	345,235 49	69,361 53	17 47	68,291 12
Eagle Star and British Dominion.....	54,139 46	2,291 67	16,046 83	
General.....	47,743 73	1,561 09	10,125 86	
Law Union and Rock.....	51,222 17	2,587 32	14 49	
Liverpool and London and Globe.....	482,727 48	39,376 68	2,590 28	57,350 90
London and Lancashire.....	184,559 81	35,285 88	99 73	27,983 30
London Assurance Corp.....	223,472 90	16,631 52	703 17	
Nationale.....	37,303 52	5,117 79	207 51	
Netherlands F. & L.....	45,971 48	1,836 40		
New Zealand Ins. Co. Ltd.....	39,565 42	257 40		18,110 83
North British and Mercantile.....	389,636 51	7,523 22	96 75	
Northern Assurance Co.....	256,535 03	19,159 41		
Norwich Union.....	143,226 42	8,042 59	100 00	
Palatine.....	129,286 82	26,313 72		
Patriotic Assurance Ltd.....	25,991 19	2,070 74		
Phenix Fire.....	32,532 76	3,090 23	3 85	
Phoenix Assurance.....	169,526 48	10,385 23		
Royal Exchange Assurance.....	157,294 26	4,981 83		
Royal.....	526,089 12	25,022 85	1,545 09	296,457 18
Scandinavian Amer. Assur. Corp.....	100,792 61	24,517 61		
Scottish Union and National.....	307,946 87	8,399 20		9,630 00
State Assurance.....	30,681 40	871 85		
Sun Ins. Office.....	200,775 93	11,107 71	430 24	15,800 00
Svea Fire and Life.....	85,790 30	6,113 08	439 49	
Union Assurance Society Ltd.....	72,998 60	12,073 31		
Tokio Marine and Fire Ltd.....	103,297 37	19,712 40	1,442 70	
Union Fire.....	46,935 77	4,211 38		
Union Ins. Soc. of Canton.....	57,867 20	11,982 91	209 39	
United British.....	66,949 88	2,113 17	42 63	
Urbaine.....	148,407 51	6,449 38	35,549 14	
Western Assurance.....	148,359 01	23,874 01	197 59	
Yorkshire.....	56,664 53	10,364 15	5 00	
Totals.....	\$5,127,230 89	\$446,183 25	\$70,219 59	\$549,499 69

DECEMBER 31, 1919.

Profit on sale or maturity of ledger assets	Increase by adjustment in book value of ledger assets	Contribution to surplus	Borrowed money	All other sources	Total income	Sum of ledger assets Dec. 31, 1918, and income
(26)	(27)		(25)	(18-24)	(28)	(29)
				\$450 91	\$488,867 31	\$1,289,135 60
				4 07	154,421 41	635,147 51
\$4,230 33			\$270,000 00	937 42	5,555,874 05	11,443,444 92
3,094 17				1,648 30	10,878,689 99	25,803,021 49
				3,910 89	820,711 80	2,473,151 32
					1,262,060 71	2,948,437 17
17 23				3,286 38	870,983 95	2,864,803 24
9,013 77				2,810 32	13,266,642 82	27,907,070 56
737 50		\$100,000 00		(1)101,681 47	1,881,665 41	3,955,537 50
				21,061 57	200,457 81	973,921 02
6,064 80					560,072 47	1,451,312 62
14,870 16					6,930,099 52	15,302,717 02
413 13	\$88,757 50			95,642 70	3,851,824 71	6,981,385 99
102 50					150,082 70	527,393 33
2,121 94				289 11	7,414,402 48	16,890,731 39
	4,645 31	60,000 00	46,430 00	(2)130,928 61	319,994 83	1,103,046 52
1,537 62				34 14	451,725 16	1,204,738 47
	744 60			18,788 31	284,474 54	912,648 19
		500,000 00			509,114 86	1,009,114 86
9,410 74			30,000 00	42,424 59	722,384 16	2,566 206 74
\$924,883 33	\$2,697,352 92	\$1,160,000 00	\$1,219,958 00	\$4,436,350 77	\$499,893,342 84	\$1,215,275,145 62

(1)Increase through sale of capital stock \$100,000.00.

(2)Increase through sale of capital stock \$50,000.00.

COMPANIES.

					\$706,139 55	\$1,540,844 81
				\$10,599 17	3,614,835 51	7,898,624 29
\$4,154 65				214,594 29	1,775,302 91	4,283,667 06
20 00					2,270,148 79	5,405,726 13
982 90				320,734 89	756,550 68	1,523,004 08
1,899 35				993,022 22	11,879,940 65	24,492,543 29
9,223 62				206,830 10	2,447,943 43	4,179,075 15
14,690 62					1,174,343 03	2,586,922 54
				126,440 89	723,814 85	2,283,788 23
52,449 00				56,298 44	13,602,596 30	31,600,336 11
				138,833 80	4,251,446 24	10,912,202 27
1,000 00				150,561 35	4,828,077 27	11,353,004 94
					996,046 82	2,120,768 01
				685 35	780,685 11	2,151,422 78
				313,462 28	1,592,295 22	2,876,745 00
2,400 00				1,531 69	7,779,462 30	19,165,554 13
				238,591 86	5,843,141 53	13,318,200 36
218 75				455,944 58	4,408,286 22	8,862,502 50
3,349 20				92,560 34	3,210,498 50	7,440,319 94
					350,401 42	1,191,556 57
					989,044 84	2,010,526 13
212 50	\$23,039 00			21,588 24	4,146,600 39	9,487,146 95
2,091 00				2,762 44	3,793,705 43	8,125,239 94
55,181 63	114,875 85			285,929 90	14,898,693 22	33,987,633 44
9,650 00				101,890 00	3,727,811 81	7,250,182 20
9,345 24				109,035 57	5,030,616 50	13,190,351 60
490 62				10,420 00	430,668 61	1,310,834 29
45 62				206,763 85	4,954,088 16	11,144,798 03
				9,831 01	1,853,648 03	4,437,470 13
				92,830 26	1,576,632 73	3,912,980 82
1,373 23				1,405,956 24	3,618,184 30	6,713,917 94
					1,089,865 75	2,535,914 74
				1,690,000 00	5,838,638 89	7,395,111 99
24,967 58				201,243 00	1,198,285 02	2,643,041 79
55,323 03				300,085 49	4,737,070 33	8,486,125 67
				5,924 02	3,009,473 23	7,832,100 48
13,738 97				484 85	1,522,719 39	3,638,628 87
4,925 00						
\$267,732 51	\$137,914 85			\$7,765,436 12	\$135,407,703 01	\$299,289,113 24

TABLE II—DISBURSEMENTS—

NAME OF COMPANY	LOSSES LESS DISCOUNTS (1)		SALVAGE (2)	
	Fire	Marine	Fire	Marine
Security.....	\$152,239 63		\$592 76	
Security.....	61,645 79		333 69	
Security.....	2,624,197 47	\$291,529 76	24,955 87	\$18,663 02
Springfield F. & M.....	5,228,523 27	119,364 35	47,841 69	10,273 57
Standard.....	543,063 89		2,242 16	
Star.....	753,611 95	161,602 15	13,623 45	4,937 05
Sterling.....	691,973 69	28,949 40	15,731 78	2,135 27
St. Paul F. & M.....	4,361,918 36	3,765,458 80	44,276 93	173,685 93
Superior.....	632,737 53	55,112 60	577 50	
Twin City.....	310,690 92	268,853 74	183 44	4,124 00
United American.....	264,647 94		5,441 59	
United States.....	2,936,609 49	1,040,102 62	39,595 17	55,377 38
United States Lloyds.....		5,973,008 03		146,892 22
Union.....	75,519 37		564 11	
Westchester.....	4,339,454 99	412,400 52	27,612 07	16,319 08
Western Alliance.....	110,749 37	10,265 56	2,270 63	
Western.....	256,948 23		606 97	
Wheeling.....	115,656 92		1,009 40	
Victory Ins. Co.....				
United Firemans.....	349,586 85		4,732 50	
Total Stock Fire Cos. of Other States.....	\$208,209,719 02	\$85,445,281 84	\$2,762,198 84	\$5,125,590 60

FOREIGN FIRE

Abeille.....	\$239,525 06		\$6,686 01	
Atlas Assurance.....	2,376,246 79	\$85,752 87	55,276 06	\$997 80
British American Assurance.....	1,181,049 08	62,531 96	10,957 18	5,249 88
Caledonian.....	1,144,540 77	311,084 42	11,847 11	16,264 85
Century.....	318,096 28	9,563 33	6,120 78	
Commercial Assurance Co. Ltd.....	4,741,073 25	1,811,550 16	66,629 01	244,323 80
Eagle Star and British Dominion General.....	737,851 42	2,709 61	28,812 12	20 27
Law Union and Rock.....	797,034 45		26,827 41	
Liverpool and London and Globe.....	654,285 49		5,235 92	
	8,833,058 02	1,399,887 58	228,882 82	75,932 22
London and Lancashire.....	1,842,912 56	339,092 01	35,688 07	15,606 79
London Assurance Corp.....	1,830,310 58	1,681,542 06	24,142 35	103,861 35
Nationale.....	717,873 60		9,927 57	
Netherlands F. & L.....	755,865 28		2,485 26	
New Zealand Ins. Co. Ltd.....	320,876 03	23,502 91	710 73	501 31
North British and Mercantile.....	3,704,081 20	507,972 85	27,774 30	25,967 52
Northern Assurance.....	3,175,735 35	175,930 47	33,852 80	7,591 03
Norwich Union.....	2,281,514 46	632,884 33	30,364 67	25,526 70
Palatine.....	1,510,477 84	132,189 87	16,887 02	7,644 04
Patriotic Assurance Ltd.....	268,578 81	206,964 18	1,310 45	7,152 71
Phenix Fire.....	673,060 28		9,927 57	
Phoenix Assurance.....	2,991,264 93	292,811 44	47,747 15	28,283 54
Royal Exchange Assurance Ltd.....	1,517,822 54	1,391,680 75	25,077 11	119,424 98
Royal.....	6,419,385 74	2,097,312 53	112,526 44	191,210 30
Scandinavian Amer. Ass. Corp.....	28,459 09	2,253,660 64	1 89	19,140 13
Scottish Union and National.....	2,687,901 56	318,613 50	45,607 13	13,635 57
State Assurance.....	216,914 49	47,063 66	4,026 04	1,320 96
Sun Ins. Office.....	2,321,411 78	932,433 97	31,028 10	34,064 40
Svea Fire and Life.....	1,136,636 44		13,687 12	
Union Assurance Society Ltd.....	815,234 86	84,581 54	7,979 11	2,056 18
Tokio Marine and Fire Ltd.....	378,865 89	1,507,363 60	10,074 53	189,677 87
Union Fire.....	651,042 17		10,409 08	
Union Ins. Society of Canton.....	312,276 63	1,028,200 99	1,270 95	16,310 65
United British.....	164,411 11	730,108 06	5,600 94	118 00
Urbaïne.....	1,907,367 02		57,198 97	
Western Assurance.....	1,349,365 79	1,791,489 95	7,931 15	124,998 38
Yorkshire.....	983,712 43	89,926 19	32,051 85	4,363 88
Totals.....	\$61,986 119 07	\$19,948,405 43	\$1,052,562 77	\$1,281,245 11

DECEMBER 31, 1919.

REINSURANCE (3)		ACQUISITION EXPENSES			
Fire	Marine	Net losses (4)	Adjustment (5)	Compensation to agents including brokerage and allowances (6) & (7)	Field supervisory expenses (8)
\$43,491 46		\$108,155 41	\$2,149 31	\$107,951 38	\$25,015 78
16,141 38		45,170 72	795 35	35,338 84	5,155 91
926,528 18	\$94,243 92	1,851,336 24	51,570 44	1,145,532 14	156,727 94
1,403,938 73	1,240 48	3,884,593 15	67,400 13	2,089,195 54	427,043 28
166,529 40		374,292 33	9,069 85	174,805 08	43,204 86
418,957 66	58,543 41	419,152 53	10,564 67	224,423 14	25,028 93
264,590 51	21,671 98	416,784 55	4,644 65	225,615 44	
927,536 67	1,815,106 61	5,166,771 02	131,889 57	2,924,813 79	212,847 27
174,649 93		512,622 70	7,790 53	516,071 44	28,915 59
260,410 71	238,930 12	75,896 39	5,238 00	38,795 52	3,820 02
54,723 40		204,482 95	5,039 86	135,510 78	5,373 31
975,856 87	491,894 85	2,413,987 84	55,823 85	2,269,995 25	
	3,182,457 49	2,323,658 32	48,586 53	902,736 72	14,520 64
21,522 97		53,432 29	307 62	33,035 84	1,167 71
1,505,933 33	86,681 78	3,116,189 25	71,003 91	1,628,307 86	190,423 46
38,786 85		79,957 45	2,364 60	26,376 77	17,131 14
54,883 67		201,457 59	3,357 87	118,167 85	11,057 25
16,213 88		98,433 64	2,545 41	57,928 96	6,645 64
					64 87
95,378 80		249,475 55	4,906 44	166,757 27	4,805 17
\$67,338,996 18	\$32,087,761 09	\$186,340,454 15	\$4,931,585 04	\$101,074,326 64	\$12,135,302 69

COMPANIES.

\$18,177 49		\$214,661 56	\$4,154 06	\$194,206 11	
993,628 85	\$2,313 91	1,409,783 04	35,308 89	631,524 30	\$141,815 41
472,915 27	15,919 49	738,539 22	11,561 28	345,207 79	67,782 66
369,442 17	35,499 66	1,022,571 40	63,698 21	488,828 80	44,853 54
152,023 64	1,285 95	168,229 24	2,231 19	132,103 67	
1,501,157 18	632,161 93	4,108,351 49	126,162 82	2,166,279 10	250,375 25
132,282 66		579,445 98	7,620 65	622,561 98	9,347 78
324,067 02		446,140 02	8,043 41	254,146 55	10,011 88
325,673 45		323,376 12	8,925 48	82,933 11	28,641 91
4,187,682 48	578,099 91	5,162,348 17	157,718 89	2,728,262 18	243,825 70
720,460 89	42,171 13	1,368,077 69	54,828 39	608,857 54	168,872 27
745,390 69	774,413 93	1,864,044 32	36,093 91	823,108 46	131,224 93
390,201 94		317,744 09	6,156 66	278,029 45	
466,752 09		286,627 93	8,060 84	160,974 29	22,414 42
66,788 39	9 43	276,369 18	5,943 21	240,289 76	57,410 82
961,565 16	27,209 17	3,169,537 90	189,644 61	1,616,684 68	163,728 52
1,194,462 75	4,273 24	2,111,486 00	54,934 09	1,089,398 48	194,670 43
1,081,867 17	70,453 62	1,706,186 63	59,161 10	682,462 61	115,967 62
526,710 98	2,344 46	1,089,081 21	40,707 88	659,091 55	69,441 58
191,762 88	84,813 68	190,503 27	16,378 28	61,659 09	11,603 34
345,388 62		317,744 09	6,156 56	278,029 45	
1,504,666 40	61,824 35	1,641,554 93	54,171 77	626,655 40	172,856 03
448,414 37	578,213 99	1,738,372 84	40,237 16	947,119 56	74,868 33
2,377,383 93	423,958 75	5,411,618 85	161,611 84	2,308,632 34	393,266 37
13,104 35	214,564 45	2,035,308 81	41,573 48	846,670 65	3,360 16
1,255,447 16	20,495 34	1,671,329 86	43,939 01	1,061,407 85	150,486 43
90,885 43	44,927 32	122,818 40	2,636 76	106,158 90	1,744 74
945,620 46	87,031 95	2,156,100 84	105,869 83	1,076,038 12	91,592 57
450,475 63		672,473 69	16,154 08	433,533 07	35,881 08
324,152 76	657 62	564,970 73	17,437 69	316,741 41	29,082 79
40,740 28	900,465 87	745,270 94	18,463 30	672,956 89	470 05
238,237 86		402,395 23	6,848 41	316,985 24	
18,426 41	227,890 33	1,076,579 28	11,306 10	819,737 05	81,208 21
31,844 18	156,784 88	700,171 17	1,827 28	180,122 07	26,219 25
171,800 52		1,678,367 53	22,328 23	1,428,587 01	8,816 51
514,000 83	919,775 89	1,574,149 49	12,691 91	652,772 38	79,673 13
493,433 70	985 52	542,803 67	14,440 00	338,481 21	28,972 08
\$24,087,036 04	\$5,908,545 77	\$49,605,134 81	\$1,475,027 16	\$26,277,288 10	\$2,910,485 79

TABLE II—Continued—DISBURSEMENTS—

NAME OF COMPANY	Salaries and fees of di- rectors, officers and clerks	Rents	Furniture and fixtures including rent and repairs on same	Maps includ- ing corrections
	(9)	(10)	(11)	(12)
Security.....	\$20,526 21	\$4,441 43	\$380 16	\$213, 80
Security.....	15,665 50	924 39	17 00	518 25
Security.....	238,664 03	28,724 31	23,922 54	6,853 18
Springfield F. & M.....	567,587 27	59,475 14	11,264 24	13,849 22
Standard.....	52,169 63	4,462 58	157 85	1,733 64
Star.....	49,320 74	6,152 37	2,691 69	1,602 39
Sterling.....	13,534 45	2,358 57	191 47	—31 75
St. Paul F. & M.....	399,679 28	22,142 39	5,578 91	10,728 54
Superior.....	57,472 64	5,121 49	4,075 53	2,080 00
Twin City.....	8,236 26	763 54	4,261 36	961 64
United American.....	26,866 69	7,254 52	3,573 81	3,942 41
United States.....	45,037 37	6,620 51	511 55	.....
United States Lloyds.....	152,316 07	7,219 95	4,743 89	.....
Union.....	13,709 14	1,565 04	.....	266 01
Westchester.....	413,223 50	37,017 77	7,337 84	12,828 75
Western Alliance.....	35,265 39	4,148 44	.....	.....
Western.....	31,338 12	3,395 70	412 73	862 42
Wheeling.....	19,359 85	2,717 70	14 23	1,350 87
Victory Ins. Co.....	.....	.....	.....	.....
United Firemans.....	30,594 82	3,297 19	1,071 66	678 78
Total Stock Fire Cos. of Other States.....	\$22,727,211 03	\$2,197,561 20	\$886,777 88	\$496,378 16

FOREIGN FIRE

Abeille.....	\$290 30	.....	.....	.....
Atlas Assurance.....	265,523 22	\$23,326 92	\$9,566 85	\$9,308 50
British American Assurance.....	78,609 52	8,504 06	3,774 41	2,552 81
Caledonian.....	138,855 17	12,073 77	1,244 07	4,263 54
Century.....	1,215 00	.....	.....	339 50
Commercial Assurance Co. Ltd.....	449,850 20	46,127 52	10,650 03	11,002 83
Eagle Star and British Dominion.....	59,440 70	4,669 73	2,014 97	1,765 37
General.....	61,997 55	4,938 43	6,080 64	6,713 94
Law Union and Rock.....	53,333 37	6,901 94	3,037 11	1,912 71
Liverpool and London and Globe.....	564,776 03	59,679 91	39,871 71	6,144 36
London and Lancashire.....	293,445 70	40,860 68	9,037 95	6,385 20
London Assurance Corp.....	295,326 66	29,430 32	13,449 05	9,984 62
Nationale.....	424 75	.....	.....	.....
Netherlands F. & L.....	49,206 38	4,740 02	125 55	2,785 85
New Zealand Ins. Co. Ltd.....	68,367 64	6,000 00	8,043 13	11,361 70
North British and Mercantile.....	456,923 73	38,265 42	21,113 25	5,485 91
Northern Assurance.....	287,226 83	32,915 80	11,235 36	9,472 40
Norwich Union.....	278,873 02	24,382 99	15,507 39	8,455 62
Palatine.....	142,808 53	8,314 64	1,866 84	1,972 96
Patriotic Assurance Ltd.....	23,242 96	2,622 07	1,801 66	299 14
Phenix Fire.....	423 59	.....	.....	.....
Phoenix Assurance.....	324,133 15	23,896 32	10,553 36	7,870 35
Royal Exchange Assurance Ltd.....	120,501 88	11,650 47	3,419 78	4,100 26
Royal.....	1,186,152 21	106,419 72	30,332 29	25,222 21
Scandinavian Amer. Assur. Corp.....	.....	.....	.....	.....
Scottish Union and National.....	240,714 47	13,720 60	7,021 04	10,291 57
State Assurance.....	12,218 12	835 08	214 58	22 21
Sun Ins. Office.....	262,372 60	28,454 90	13,188 88	6,725 85
Svea Fire and Life.....	79,990 22	7,113 90	4,501 61	2,674 97
Union Assurance Society Ltd.....	83,259 38	6,292 99	867 20	1,280 78
Tokio Marine and Fire Ltd.....	6,186 24	303 23	199 09	149 90
Union Fire.....	603 44	.....	.....	.....
Union Ins. Society of Canton.....	173,457 11	15,926 42	14,311 05	14,455 71
United British.....	46,251 20	3,755 54	1,843 88	464 09
Urbaine.....	54,389 21	4,440 32	4,192 50	1,655 50
Western Assurance.....	101,794 31	9,574 13	4,153 42	2,381 95
Yorkshire.....	94,972 41	8,776 14	2,070 83	3,152 96
Total.....	\$6,357,156 80	\$594,913 98	\$255,289 38	\$180,655 27

DECEMBER 31, 1919.

Inspections and surveys, including underwriting board and tariff associations (13)	Federal taxes (14)	Taxes, licenses and fees (15)	Postage, telegraph, telephone, exchange and express (16)	Ledger expenses including legal expenses on losses (17)	Advertising subscriptions, printing and stationery (18)
\$7,598 20	\$23,305 01	\$13,935 50	\$3,297 73	\$1,205 22	\$5,819 84
2,310 59	2,576 86	2,582 89	1,007 46	43 10	1,619 34
83,709 97	87,699 24	157,342 62	13,868 18	570 28	42,021 11
203,148 92	268,936 49	297,509 90	38,460 75	10,469 52	107,733 48
18,781 73	16,236 52	25,179 27	4,821 11	.....	8,502 41
24,911 90	44,738 45	25,422 99	2,296 76	2,934 72	20,285 19
.....	17,349 56	18,090 00	618 25	4,560 50	389 57
174,043 38	211,057 65	340,974 84	45,112 66	1,484 69	100,211 23
13,279 84	49,769 73	21,201 68	3,033 94	507 40	12,284 87
663 08	5,656 84	2,790 51	780 86	35 18	1,805 78
5,133 22	8,491 83	13,604 11	3,725 41	121 00	6 294 84
87,004 49	66,163 13	147,943 29	5,365 32	129 19	24,630 81
19,407 52	22,839 18	74,388 06	14,807 84	4,337 45	16,273 02
956 90	4,020 15	2,980 41	584 27	116 25	965 02
147,590 57	102,767 07	209,088 11	25,958 47	371 58	61,848 84
1,212 31	1,737 41	4,156 45	3,031 37	7,118 47	12,716 22
6,780 92	7,384 11	12,002 83	1,461 86	.....	5,980 79
4,372 36	3,234 89	10,567 46	1,113 62	162 28	3,824 87
.....	.....	2,949 66	1,374 34	98 70	8,743 25
7,214 43	11,389 49	12,953 17	1,156 37	61 67	2,834 12
\$7,189,302 22	\$9,441,138 13	\$12,777,342 41	\$1,464,918 92	\$208,378 44	\$4,717,074 03

COMPANIES.

\$6,316 70	\$8,615 22	\$14,883 10	\$0 90	.....	\$265 22
73,793 29	55,761 55	107,913 63	15,192 76	\$1,451 00	38,745 61
33,038 81	16,902 86	46,270 44	7,847 26	482 53	14,690 37
37,116 28	30,144 44	66,451 61	10,293 25	203 63	18,833 10
5,664 31	5,230 61	7,064 52	411 30	.....	2,073 46
204,885 05	379,717 09	318 267 76	42,135 60	2,157 36	107,570 66
28,486 40	15,303 77	38,116 57	4,027 80	.....	14,437 08
25,492 73	13,430 76	30,210 25	2,753 34	500 00	18,612 28
15,194 73	10,584 99	26,124 80	5,654 42	200 00	23,377 97
231,507 93	340,503 34	296,618 18	26,584 62	1,991 93	93,985 71
102,915 75	166,214 38	155,930 29	20,049 80	543 30	57,187 49
73,822 54	50,232 07	150 295 29	21,093 62	686 03	48,781 57
9,404 63	12,117 77	21,910 01	17 40	.....	384 52
13,228 86	8,071 96	35,307 07	2,579 98	286 62	11,166 23
10,799 16	43,283 88	18,743 11	8,306 71	138 43	13,797 12
145,712 96	179,049 07	219,907 10	21,887 86	4,415 60	65,760 49
81,716 75	120,072 28	153,532 40	20,849 95	197 25	58,741 43
85,093 35	61,719 98	141,029 63	16,720 18	1,575 42	43,733 24
70,143 11	63,172 40	103,265 79	7,421 13	1,198 39	14,081 34
7,272 44	5,720 65	17,376 62	910 29	167 66	6,141 21
9,404 63	12,117 77	21,910 01	45	.....	384 52
85,072 38	77,362 11	174,087 37	51,576 89	692 74	54,707 39
64,218 54	69,608 37	120,384 48	7,893 05	1,954 63	17,983 98
282,664 96	242,513 64	455,546 40	53,293 38	3,858 96	180,637 07
1,452 93	76,221 09	69,111 64	3,973 72	2,367 98	19,795 20
90,671 93	137,630 55	162 611 74	16,099 82	335 00	39,754 46
6,670 60	10,336 19	12,483 55	600 81	.....	4,616 64
104,569 99	53,890 61	154,561 49	9,448 45	1,186 85	47,647 88
40,152 56	23,004 86	65,760 50	4,558 81	166 50	19,852 75
23,922 39	20,618 57	45,989 50	3,860 37	141 70	7,258 28
820 93	17,885 22	49,319 23	861 27	1,905 51	555 82
12,779 79	22,706 13	29,928 91	184 41	.....	384 24
24,801 17	28,151 58	68,858 87	11,770 13	4,195 27	28,944 26
3,643 10	11,134 04	28,086 25	1,329 65	30 75	10,062 32
21,762 85	31,609 88	27,849 35	2,584 56	.....	12,843 34
37,862 06	29,719 46	92,055 13	16,781 26	1,566 37	23,806 73
34,709 46	47,475 88	51,858 25	4,684 90	25 00	14,992 33
\$2,106,786 05	\$2,497,835 02	\$3,599,620 89	\$424,240 23	\$34,622 41	\$1,136,593 31

TABLE II—Concluded—DISBURSEMENTS—

NAME OF COMPANY	Agents' balances charged off	Deposit premiums returned	Real estate expenses	Dividends to stockholders	Scrp or certificates of profit re-deemable in cash (24)
	(19)	(21)	(22)	(23)	
Security.....	\$45 12		\$1,735 73	\$24,000 00	
Security.....	358 79			9,000 00	
Security.....	67 05		4,869 53	80,000 00	
Springfield F. & M.....	2,612 76		11,766 11	325,000 00	
Standard.....	485 29			40,000 00	
Star.....				30 000 00	
Sterling.....			80 84	51,000 00	
St. Paul F. & M.....	2,137 97		11,985 05	300,000 00	
Superior.....	3,240 93		12,334 38	64,000 00	
Twin City.....	97 19				
United American.....			1,291 96	30,000 00	
United States.....			3,370 46	140,276 10	
United States Lloyds.....				60,000 00	
Union.....				10,000 00	
Westchester.....	1,945 06		96 34	250,000 00	
Western Alliance.....			227 93		
Western.....			294 43	12,000 00	
Wheeling.....	2,273 40		2,121 83	16,000 00	
Victory Ins. Co.....					
United Firemans.....	369 50	\$54,568 86	16,655 95	40,000 00	
Total Stock F. Cos. of other states	\$296,579 93	\$420,310 35	\$1,127,411 30	\$18,164,080 71	\$16,059 82

FOREIGN FIRE

Abeille.....					
Atlas Assurance.....	\$13,907 08		\$6,997 75	\$146,632 09	
British American Assurance.....				561,492 24	
Caledonian.....	112 01		28,267 31		
Century.....					
Commercial Assurance Co. Ltd.....	5,384 42	\$7,407 44	60,153 44	1,009,297 54	
Eagle Star and British Dominion.....		91,789 80			
General.....					
Law Union and Rock.....	540 85				
Liverpool and London and Globe.....	31,496 29	9,418 51	49,114 74	1,431,483 75	
London and Lancashire.....	313 94		24,553 86	702,751 61	
London Assurance Corp.....	7,892 26			574,951 86	
Nationale.....					
Netherlands F. & L.....					
New Zealand Ins. Co. Ltd.....	406 50		9,636 46		
North British and Mercantile.....	1,292 41	2,170 20		456,791 90	
Northern Assurance.....	147 23			389,462 47	
Norwich Union.....	8,763 14			581,859 53	
Palatine.....	395 32			182,530 89	
Patriotic Assurance Ltd.....				25,049 70	
Phenix Fire.....					
Phoenix Assurance.....	2,105 73				
Royal Exchange Assurance Ltd.....	2,443 95				
Royal.....	5,567 83	4,669 13	169,816 64	2,381,510 18	
Scandinavian Am. Assur. Corp.....	105 95			386,929 01	
Scottish Union and National.....	104 30		5,194 99	1,134,106 31	
State Assurance.....				33,989 32	
Sun Ins. Office.....	1,387 98		11,785 64	270,832 36	
Svea Fire and Life.....				49,952 60	
Union Assurance Society Ltd.....				138,940 75	
Tokio Marine & Fire Ltd.....	947 20			1,163,425 39	
Union Fire.....				42,046 17	
Union Ins. Society of Canton.....					
United British.....	194 30				
Urbaine.....					
Western Assurance.....	3 30			52,719 64	
Yorkshire.....	249 75				
Totals.....	\$83,261 74	\$115,455 08	\$365,518 83	\$11,717,355 31	

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Decrease in liabilities on reinsurance account	Gross loss on sale or maturity of ledger assets	Gross decrease by adjustment in book values of ledger assets	Borrowed money repaid	All other disbursements	Total disbursements	Balance
(25)	(26)	(27)	(28)	(20, 19)	(30)	(31)
				\$3,188 40	\$352,964 28	\$936,171 32
				732 82	123,817 81	511,329 70
	\$38,003 25		\$220,000 00	8,501 96	4,239,984 01	7,203,460 91
		\$2,406 67		1,454 83	8,389,907 40	17,413,114 09
	58,939 76			4,223 89	837,065 80	1,636,085 52
	11,079 50	942 56		56 08	901,604 61	2,046,832 56
	350 77				755,536 87	2,109,266 37
	606,103 91	8,955 00		52,720 48	10,729,237 63	17,177,832 93
	150 00	2,503 25			1,316,455 99	2,639,081 51
				781 99	150,584 16	823,336 86
	342 28			2,560 38	463,609 36	987,703 26
	375,873 87			500 00	5,643,233 03	9,659,483 99
	1,110 03	55,504 37			3,722,449 59	3,258,936 40
					123,106 65	404,286 68
	832,815 63			20 00	7,108,834 01	9,781,897 38
	170 00	1,040 00	31,780 00	15,138 15	243,572 10	859,474 42
	5,520 07			1,361 75	422,836 29	781,902 18
		240 00			232,807 01	679,841 18
					12,230 82	996,884 04
\$35,585 84	285 80		30,000 00	3,974 58	678,636 66	1,887,570 08
\$487,841 69	\$14,606,351 68	\$3,632,741 55	\$2,041,853 58	\$1,163,706 73	\$408,544,688 28	\$806,730,457 34

COMPANIES.

				\$199 56	\$443,592 73	\$1,097,252 08
				7,043 45	2,993,595 34	4,905,028 95
	\$14,714 40			63 96	1,952,034 62	2,331,632 44
	91,095 47			175,542 73	2,234,447 63	3,171,278 50
	38,894 48			120,706 89	484,164 17	1,038,839 91
	169,533 15	\$80,291 34		500 00	9,556,100 09	14,936,443 20
				1,329 48	1,480,358 06	2,698,717 09
\$10,536 64				5,299 08	904,907 50	1,682,015 04
	85,982 10	29,527 66		80,449 41	671,188 92	1,612,599 31
				1,151 50	11,591,993 21	20,008,342 90
				3,011 72	3,783,837 56	7,128,364 71
	47 03			1,180 64	4,131,145 18	7,221,859 76
				271 31	646,460 49	1,414,307 52
				963 80	606,539 80	1,544,882 98
	981 60	1,442 58		36,167 78	817,488 77	2,059,256 23
	423,411 38			1,575 33	7,183,358 32	11,982,195 81
	93,955 00			5,391 00	4,715,405 15	8,602,795 21
	1,173 83			20,836 54	3,853,501 82	5,009,300 68
	84,261 75	4,119 55			2,543,874 86	4,896,445 08
					370,748 38	820,808 19
				271 31	646,442 38	1,364,083 75
	62 50	97,970 00		316,910 46	3,722,238 88	5,764,908 07
				348,603 37	3,573,360 65	4,551,879 29
		750 00		74,959 03	13,479,043 05	20,508,590 39
	34,762 00			2,887 24	3,524,519 86	3,725,662 34
	15,354 31				4,801,374 24	8,388,977 36
					315,345 90	995,488 39
	8,970 00			212 78	4,404,837 65	6,739,960 38
	1,117 50			2,203 46	1,459,092 06	2,978,378 07
	81,359 13	1,250 53			1,343,274 19	2,569,706 63
	375 00			1,372 38	2,681,467 59	4,032,450 35
				298 57	835,160 54	1,700,754 20
	12,780 60	564 26		554,569 00	2,941,666 07	4,453,445 92
	125 98			86,130 83	1,101,391 70	1,541,650 09
				48,840 00	3,363,449 29	5,122,676 38
15,182 50						
	12,928 75				2,704,633 47	5,127,467 01
				59,257 30	1,246,922 17	2,391,706 70
\$25,718 14	\$1,171,885 96	\$215,915 92		\$1,958,199 91	\$113,108,962 29	\$186,180,150 91

TABLE III—ASSETS

NAME OF COMPANY	Book value of real estate	Mortgage loans	Collateral loans	Book value of bonds
	(1)	(2)	(3)	(4)
Security.....	\$54,641 30	\$658,638 00		\$42,932 00
Security.....			\$4,200 00	112,965 87
Security.....	306,116 25	689,600 00		4,379,441 19
Springfield F. & M.....	335,000 00	2,584,970 00		5,355,013 89
Standard.....				1,271,864 98
Star.....				1,000,659 53
Sterling.....	25,803 47	1,837,389 67		178,302 53
St. Paul F. & M.....	229,712 26	1,962,911 03		11,865,589 39
Superior.....	90,068 62	1,262,596 00	48,495 00	498,029 13
Twin City.....		274,775 00		180,800 00
United American.....	23,509 00	357,917 44	11,000 00	326,590 18
United States.....	44,400 00	523,266 67	3,000 00	2,602,426 38
United States Lloyds.....				2,475,300 00
Union.....		148,150 00		196,067 50
Westchester.....	5,876 00	98,660 00		4,440,744 52
Western Alliance.....	30,102 52	347,388 60		204,099 87
Western.....		37,700 00		580,613 14
Wheeling.....	66,353 95	31,200 00		469,975 00
Victory Ins. Co.....				826,852 90
United Firemans.....	96,382 00	172,150 00		1,224,679 88
Total Stock Fire Cos. of Other States.....	\$17,246,401 40	\$43,556,111 55	\$2,368,572 43	\$432,927,545 41

FOREIGN FIRE

Abeille.....				\$783,304 58
Atlas Assurance.....	\$50,000 00		\$1,125 45	3,499,515 57
British American Assurance.....				1,847,983 60
Caledonian.....	443,780 58			1,925,052 89
Century.....				897,354 65
Commercial Assurance Co. Ltd.....	1,039,000 00	\$36,600 00	2,179 00	8,620,912 23
Eagle Star and British Dominion General.....				2,221,276 46
Law Union and Rock.....				1,355,558 09
Liverpool and London and Globe.....	542,643 73	1,960,750 00	11,981 17	1,012,007 00
London and Lancashire.....	300,000 00			9,130,066 86
London Assurance Corp.....				4,731,416 30
Nationale.....				5,543,354 00
Netherlands F. & L.....				1,070,083 22
New Zealand Ins. Co. Ltd.....	219,248 00			1,116,776 60
North British and Mercantile.....				1,541,727 91
Northern Assurance.....		135,000 00		8,249,540 31
Norwich Union.....				5,843,986 76
Palatine.....				3,169,737 11
Patriotic Assurance Ltd.....				3,117,527 37
Phenix Fire.....				598,524 78
Phoenix Assurance.....				962,202 14
Royal Exchange Assurance Ltd.....				3,928,930 00
Royal.....	2,408,500 00	375,800 00		3,754,606 89
Scandinavian Amer. Assur. Corp.....		25,000 00		12,773,650 00
Scottish Union and National.....	205,709 30	53,850 00		2,039,316 31
State Assurance.....				6,424,982 17
Sun Ins. Office.....	171,925 04			818,928 41
Svea Fire and Life.....				4,942,150 02
Union Assurance Society Ltd.....				2,056,533 70
Tokio Marine and Fire Ltd.....				1,769,552 92
Union Fire.....				2,937,505 28
Union Insurance Society of Canton.....				1,253,581 20
United British.....				3,146,470 85
Urbane Fire.....				1,312,059 69
Western Assurance.....				4,552,299 81
Yorksire.....				2,650,731 43
Totals.....	\$5,380,806 65	\$2,587,000 00	\$15,285 42	\$123,136,165 75

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Book value of stocks	Cash in office	Deposits not on interest	Deposits on interest	AGENTS' BALANCES	
				Written subsequent Oct. 1, 1919	Written prior to Oct. 1, 1919
(4)	(5)	(6)	(7)	(8)	(9)
\$5,000 00		\$20,903 32	\$53,189 17	\$57,838 43	\$17 50
346,370 26	\$5,827 12	16,180 11		24,682 79	1,103 55
875,381 55	1,828 68	153,102 37	25,772 95	686,980 01	1,241 37
5,272,641 03	1,500 00	337,920 36	1,846,887 76	1,653,654 70	25,526 35
105,610 00	122 43		110,127 04	147,735 98	625 09
344,777 88		21,417 60	387,252 63	284,000 21	8,332 15
	25 00		4,856 06	62,889 64	
160,924 13	350 00	48,480 76	1,206,949 26	1,584,097 41	16,771 37
161,557 04	15 09		312,766 22	264,868 19	446 22
89,125 00	3,718 62		162,783 22	99,400 33	6,059 36
82,497 61	335 78		92,174 32	83,906 50	6,763 84
4,458,867 15	894 84		692,967 72	1,255,005 63	
70,500 00	2,500 00		329,465 64	276,037 02	105,133 74
2,065 00	2,931 15		32,086 97	20,196 86	789 20
3,358,011 98		35,026 71	1,001,321 49	728,191 30	25,510 97
91,568 98	9,150 44	1,381 87	29,274 52	58,399 81	185 62
42,956 88	952 24		54,784 04	59,543 09	5,352 79
23,937 50	4,218 18		40,371 52	37,043 07	475 92
			170,031 14		
276,055 52	585 14		6,306 06	111,194 34	217 14
\$150,650,218 32	\$705,865 60	\$7,874,751 36	\$62,698,632 56	\$80,540,398 61	\$3,100,711 94

COMPANIES.

	\$24,120 89		\$125,561 91	\$188,285 59	
\$81,847 00			359,465 82	905,127 12	\$45,594 80
175,725 49	577 23		236,774 01	159,637 07	5,390 76
21,000 00			170,819 48	446,416 10	1,528 87
			58,319 29	62,065 97	
217,977 49	1,323 25	\$20,807 29	2,773,599 33	1,881,759 10	65,653 13
			164,907 85	312,078 93	453 85
			89,341 74	236,188 39	926 82
298,203 75	273 54		164,595 67	125,155 44	11,255 41
2,211,240 42	9,896 74	21,062 73	2,741,905 46	2,974,827 87	283,889 27
4,660 00	13,714 91	2,328 59	1,077,862 73	948,170 58	44,143 42
149,403 45	6,195 86	6,047 94	445,706 46	868,662 32	70,293 22
			144,456 41	259,617 89	
	1,595 80		125,157 83	279,887 75	11,283 07
87 50	769 35	66,054 63		225,967 63	5,401 21
937,754 63	1,000 00		1,228,423 54	1,503,790 16	25,859 32
448,218 14	442 14		914,435 09	1,179,726 14	80,986 94
542,019 15		53,956 97	460,747 30	742,731 37	37,863 29
91,507 14		18,803 08	963,429 42	620,142 99	20,330 40
9,312 50			74,237 01	85,745 30	354 77
			128,903 19	272,678 42	
4,636 00	250 00	10,761 57	425,668 07	1,333,653 36	25,559 80
50,000 00	75 00		203,740 57	537,881 37	4,603 39
225,835 43	15,515 22		1,491,278 95	2,618,267 70	116,226 54
104,125 00			776,334 20	697,533 27	63,331 54
47,131 25		4,949 91	541,971 50	1,080,440 12	29,943 11
4,625 00			55,877 42	111,670 07	4,387 49
327,168 59	1,000 00		310,159 02	913,657 83	26,448 70
23,718 75	200 00		376,261 61	417,492 70	10,329 15
1,000 00			444,978 31	293,360 98	13,534 49
35,875 00			616,677 19	430,374 73	9,912 55
			127,613 49	319,459 51	
	611 87		579,491 18	686,491 19	959 55
17,825 00	18,184 94		41,603 49	145,161 64	1,468 92
			305,355 09	264,121 64	899 84
364,833 60			822,448 90	1,251,156 53	38,296 50
274,327 00		7,063 22	240,976 59	325,953 34	6,377 91
\$6,670,057 28	\$95,746 74	\$211,835 93	\$19,809,085 12	\$25,705,338 16	\$1,063,488 03

TABLE III—Concluded—ASSETS—

NAME OF COMPANY	BILLS RECEIVABLE		All others ledger assets	Total ledger assets
	Marine risks	Fire risks		
	(10)	(11)	(12-15)	(16)
Security.....		\$43,011 60		\$936,171 32
Security.....				511,329 70
Security.....	\$77,400 06		\$6,596 48	7,203,460 91
Springfield F. & M.....				17,413,114 09
Standard.....				1,636,085 52
Star.....		392 56		2,046,832 56
Sterling.....				2,109,266 37
St. Paul F. & M.....	1,663 32	45,468 33	54,915 67	17,177,832 93
Superior.....			240 00	2,639,081 51
Twin City.....		362 02	6,313 31	823,336 86
United American.....		2,908 59	100 00	987 703 26
United States.....		78,655 60		3,659,183 99
United States Lloyds.....				3,258,936 49
Union.....			2,000 00	404,286 68
Westchester.....			87,554 41	9,781,897 38
Western Alliance.....	19,277 32	1,997 60	66,647 27	859,474 42
Western.....				781,602 18
Wheeling.....			6,266 04	679,841 18
Victory Ins. Co.....				996,884 04
United Firemans.....				1,887,570 08
Total Stock Fire Cos. of Other States.....	\$375,274 33	\$2,293,111 29	\$2,392,817 54	\$806,730,457 34

FOREIGN FIRE				
Abeille.....		\$100 00		\$1,097,252 08
Atlas Assurance.....		20,079 30		4,905,028 95
British American Assurance.....				2,331,632 44
Caledonian.....		7,377 86		3,171,278 50
Century.....		100 00		1,038,839 91
Commercial Assurance Co. Ltd.....		\$531 15	276,101 23	14,936,443 20
Eagle Star and British Dominion.....				2,698,717 09
General.....				1,682,015 04
Law Union and Rock.....			1,108 50	1,612,599 31
Liverpool and London and Globe.....			120,078 65	20,008,342 90
London and Lancashire.....		6,068 18		7,128,364 71
London Assurance Corp.....			112,196 51	7,221,859 76
Nationale.....			200 00	1,474,307 52
Netherlands F. & L.....			10,181 93	1,544,882 98
New Zealand Ins. Co. Ltd.....				2,059,256 23
North British and Mercantile.....		228 50	35,599 35	11,982,195 81
Northern Assurance.....				8,602,795 21
Norwich Union.....	\$788 02	153 38	1,304 09	5,009,300 68
Palatine.....		253 51	64,451 17	4,896,445 08
Patriotic Assurance Ltd.....			52,633 83	820,808 19
Phenix Fire.....			300 00	1,364,083 75
Phoenix Assurance.....	1,937 00		33,512 27	5,764,908 07
Royal Exchange Assurance Ltd.....			972 07	4,551,879 29
Royal.....		14,533 20	468,983 35	20,508,590 39
Scandinavian Amer. Assur. Corp.....			20,022 02	3,725,662 34
Scottish Union and National.....				8,388,977 36
State Assurance.....				995,488 39
Sun Ins. Office.....			47,451 18	6,739,960 38
Svea Fire and Life.....		91,752 69	2,089 47	2,978,378 07
Union Assurance Society Ltd.....			47,279 93	2,569,706 63
Tokio Marine and Fire Ltd.....			2,105 60	4,032,450 35
Union Fire.....			100 00	1,700,754 20
Union Ins. Society of Canton.....			39,421 28	4,453,445 92
United British.....			5,346 41	1,541,650 09
Urbaine Fire.....				5,122,676 38
Western Assurance.....				5,127,467 01
Yorkshire.....				2,391,706 70
Totals.....	\$2,725 02	\$113,520 61	\$1,389,096 00	\$186,180,150 91

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NON-LEDGER ASSETS						
Interest and rents due and accrued	Market value of real estate over book value	Market value of bonds and stocks over book value	All other non-ledger assets	Gross assets	Deduct assets not admitted	Total admitted assets
(24)	(25)	(26)	(27-29)	(30)	(41)	(42)
\$19,093 89				\$955,265 21	\$17 50	\$955,247 71
2,570 38				513,900 08	16,206 91	497,693 17
76,848 40	\$26,383 75			7,306,693 06	271,722 29	7,034,970 77
146,425 73			\$99,855 58	17,659,395 40	356,258 76	17,303,136 64
16,022 54			10,000 00	1,662,108 06	116,517 67	1,545,590 39
10,528 86			4,195 62	2,061,557 04	154,125 80	1,907,431 24
34,233 57				2,143,499 94	3,004 49	2,140,495 45
134,355 83				17,312,188 76	663,587 16	16,648,601 60
20,688 26			7,894 50	2,667,664 27	22,898 39	2,644,765 88
6,662 75				829,999 61	13,253 78	816,745 83
11,890 15			631 27	1,000,224 68	15,485 41	984,739 27
29,256 99		\$973,421 47	39,559 00	10,701,721 45	12,627 41	10,689,094 04
30,358 29			233,399 73	3,522,694 42	110,808 74	3,411,885 68
4,935 30		10,897 00		420,118 98	11,259 20	408,859 78
57,197 31				9,839,094 69	430,182 48	9,408,912 21
14,135 60	779 54			874,389 56	21,755 59	852,633 97
12,039 82			12,279 42	896,221 42	68,470 15	737,751 27
6,594 25	8,646 05			695,081 48	33,359 46	661,722 02
6,606 25				1,003,490 29		1,003,490 29
29,314 67			1,747 58	1,918,632 33	174,857 04	1,743,775 29
\$6,371,248 23	\$362,971 47	\$9,412,776 66	\$2,462,437 70	\$825,339,891 40	\$30,428,756 20	\$794,911,135 20

COMPANIES.

\$9,099 53			\$67 54	\$1,106,419 15	\$26,999 58	\$1,079,419 57
38,624 71				4,943,653 66	453,894 87	4,489,758 79
31,457 81				2,363,090 25	65,739 79	2,297,350 46
20,203 37				3,191,481 87	145,558 83	3,045,923 04
10,182 50			2,336 08	1,051,358 49	38,452 65	1,012,905 84
104,258 70	\$421,000 00			15,461,701 90	580,180 20	14,881,521 70
24,117 79			9,171 69	2,732,006 57	59,654 31	2,672,352 26
14,636 23			1,094 77	1,697,746 04	81,654 91	1,616,091 13
11,486 09			6,250 45	1,630,335 85	186,871 16	1,443,464 69
147,493 83			3,204 57	20,159,041 30	1,533,004 65	18,626,036 65
72,675 33			6,107 72	7,207,147 76	370,395 06	6,836,751 89
62,504 89				7,284,364 65	582,152 85	6,702,211 80
13,047 76			2,020 42	1,489,375 70	81,168 22	1,408,207 48
14,061 24				1,558,944 22	64,301 62	1,494,642 62
14,209 39	40,752 00			2,114,217 62	31,935 26	2,082,282 36
115,397 52				12,097,593 33	1,015,015 89	11,082,577 44
75,755 48			73,899 23	8,752,449 92	685,809 59	8,066,640 33
38,352 19			42,616 80	5,099,269 67	355,176 94	4,743,092 73
35,047 00				4,931,492 08	258,778 42	4,672,713 66
5,797 14				826,605 33	31,147 05	795,458 28
11,308 26			1,063 83	1,376,455 84	53,798 79	1,322,657 05
54,648 13			21,093 92	5,840,650 12	46,216 88	5,794,433 24
44,715 45			41,410 85	4,638,005 59	319,209 28	4,318,796 31
158,886 51				20,667,476 90	1,177,737 11	19,489,739 79
37,099 93		\$9,138 69		3,771,900 96	70,857 04	3,701,043 92
99,324 97				8,488,302 33	513,432 53	7,974,869 80
9,301 06				1,004,789 45	94,648 90	910,140 55
84,259 26	8,074 96			6,832,294 60	545,156 69	6,287,137 91
26,557 83				3,004,935 90	152,502 28	2,852,433 62
13,823 00				2,583,529 63	47,507 41	2,536,022 22
37,585 09			89,530 99	4,159,566 43	38,552 83	4,121,013 60
13,466 39			2,629 89	1,716,850 48	174,605 19	1,542,245 29
34,291 56				4,487,737 48	59,349 30	4,428,388 18
21,260 95			2,108 57	1,565,019 61	9,400 02	1,555,619 59
62,283 70			5,345 79	5,190,305 87	106,794 65	5,083,511 22
40,098 38			445 03	5,168,010 42	194,078 22	4,973,932 20
21,759 90			473 68	2,413,940 28	9,086 15	2,404,854 13
\$1,629,078 87	\$469,826 96	\$9,138 69	\$310,871 82	\$188,599,067 25	\$10,260,825 60	\$178,338,241 65

TABLE IV—LIABILITIES—

NAME OF COMPANY	LOSSES			
	Adjustable and unpaid	In process of adjustment	Resisted	Total unpaid losses
	(1)	(2)	(3)	(4)
Security.....	\$1,302 49	\$15,138 23	\$1,000 00	\$17,440 72
Security.....	13,274 36	6,447 68		19,722 04
Security.....	108,622 51	562,069 92	42,613 10	713,335 53
Springfield.....	130,313 16	1,127,868 64	43,850 00	1,302,031 80
Standard.....		77,456 80	11,092 50	88,549 30
Star.....	6,790 65	243,836 35	5,700 00	256,327 00
Starling.....	4,885 51	206,777 17	10,000 00	221,662 68
St. Paul F. & M.....	252,692 23	2,232,140 17	102,616 20	2,587,448 60
Superior.....	4,516 54	227,586 76	8,559 94	240,663 24
Twin City.....	13,268 91	50,964 48		64,233 39
United American.....	11,586 00	62,300 05	7,031 26	80,917 31
United States.....	184,242 60	1,152,057 40	85,465 00	1,425,765 00
United States Lloyd.....		2,572,318 50	28,865 00	2,601,183 50
Union.....	1,106 88	15,003 44	225 00	16,335 32
Westchester.....	117,664 34	1,125,487 30	27,331 35	1,270,482 99
Western Alliance.....		54,654 18		54,654 18
Western.....	39,164 60	2,500 00		41,664 60
Wheeling.....	17,289 14	16,239 43	113 00	33,641 57
Victory Ins. Co.....				
United Firmsans.....	10,749 12	71,459 91	200 00	82,409 03
Total Stock Fire Cos. of Other States	\$10,630,876 88	\$80,665,589 00	\$3,086,234 72	\$94,382,700 60
FOREIGN FIRE				
Abeille.....	\$10,839 27	\$99,087 95		\$109,927 22
Atlas Assurance.....	7,113 65	419,542 80	\$5,155 00	431,811 45
British American Assurance.....		244,389 35	5,319 00	249,708 35
Caledonian.....	46,608 16	189,108 83	17,024 64	252,741 63
Century.....	7,920 52	81,871 16	1,875 00	91,666 68
Commercial Assurance Co. Ltd.....	221,804 00	1,544,657 71	33,180 00	1,799,641 71
Eagle Star and British Dominion.....	1,841 02	277,064 81	1,250 00	280,155 83
General.....	9,711 40	189,537 58	44,500 00	243,748 98
Law Union and Rock.....	35,336 00	103,250 54	10,290 00	148,876 54
Liverpool and London and Globe.....	146,172 51	2,642,245 00	202,820 00	2,991,237 51
London and Lancashire.....	73,972 00	402,788 92	11,275 00	488,035 92
London Assurance Corp.....	2,703 49	1,514,955 00	43,623 00	1,561,281 49
Nationale.....	17,930 30	182,504 06	2,370 21	202,804 57
Netherlands F. & L.....	37,407 86	128,160 54	21,034 15	187,602 55
New Zealand Ins. Co. Ltd.....	14,538 51	210,312 05	625 00	225,475 56
North British and Mercantile.....	101,750 00	862,821 78	37,735 00	1,002,306 78
Northern Assurance.....	137,178 50	688,901 95	81,246 80	907,327 25
Norwich Union.....	98,775 71	510,094 03	27,333 51	636,203 25
Palatine.....	98,939 00	374,602 00	14,230 00	487,771 00
Patriotic Assurance Ltd.....	20,710 00	103,747 00	1,095 00	125,552 00
Phenix Fire.....	37,519 98	228,601 76	1,000 00	267,121 74
Phoenix Assurance.....	73,193 66	444,379 00	71,105 00	588,677 66
Royal Exchange Assurance Ltd.....	5,882 00	972,872 18	17,033 00	995,787 18
Royal.....	314,820 91	1,789,211 12	136,527 98	2,240,560 01
Scandinavian Amer. Assur. Corp.....	47,009 01	1,628,855 01		1,675,864 01
Scottish Union and National.....	236,353 00	507,261 00	20,150 00	764,364 00
State Assurance.....	10,994 00	82,446 00	2,000 00	95,440 00
Sun Ins. Office.....	140,396 00	669,642 00	33,097 00	843,135 00
Svea Fire and Life.....	102,328 79	195,906 87	10,005 30	308,240 96
Union Assurance Society Ltd.....	12,650 00	232,730 00	10,500 00	255,880 00
Tokio Marine and Fire Ltd.....	45,835 00	731,583 23		837,418 23
Union Fire.....	10,615 20	132,757 38	7,000 00	150,372 58
Union Ins Society of Canton.....	111,802 85	1,001,753 67	10,083 37	1,123,639 89
United British.....	5,471 33	542,561 32		548,032 65
Urbaine Fire.....	6,547 16	592,927 26	2,750 00	602,224 42
Western Assurance.....	106,336 52	1,683,352 22	21,834 00	1,811,522 74
Yorkshire.....	51,950 00	220,768 00	26,710 00	299,428 00
Totals.....	\$2,411,557 31	\$22,488,251 08	\$931,776 96	\$25,831,585 35

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Deduct reinsurance	Net unpaid losses	Total unearned premiums	Amount re- claimable on perpetual premiums	Cash divi- dend remaining unpaid	Salaries, rents expenses, bills, accounts, fees, etc., due or accrued
(5)	(6)	(10)	(11)	(16)	(17)
\$523 54	\$16,917 18	\$627,147 56			\$209 67
6,169 75	13,552 29	144,880 43			416 29
217,486 82	495,848 71	7,806 226 42			1,133 97
392,082 86	909,948 94	9,149,276 65		\$200,000 00	45,000 00
18,317 36	70,231 94	633,678 32			1,828 30
140,306 00	116,021 00	920,997 97			6,970 68
74,313 06	147,349 62	513,883 35			300 00
1,171,153 26	1,416,295 34	7,565,432 23			5,000 00
37,616 41	203,046 83	1,433,207 15			1,500 00
50,950 51	13,282 88	115,532 94			11,684 00
10,317 33	70,599 98	441,429 74			800 00
480,764 00	945,001 00	5,248,491 12		7,697 74	5,000 00
1,427,265 00	1,174,518 50	886,890 00			16,000 00
1,583 90	14,751 42	123,534 92			661 54
384,751 95	885,731 04	5,551,055 48			25,000 00
13,161 05	41,493 13	161,031 77		26 40	375 00
11,834 00	29,830 60	323,369 59			500 00
2,659 23	30,982 34	229,693 51			200 00
13,045 20	69,363 83	461,916 33	\$645,890 68		332 17
\$32,330,299 27	\$62,052,401 33	\$355,059,827 55	\$6,101,761 01	\$2,247,042 74	\$1,256,198 10

COMPANIES.

\$30,450 29	\$79,476 93	\$443,197 13			
207,909 72	223,901 73	2,797,803 60			\$4,017 16
56,335 00	193,373 35	1,272,453 86			2,000 00
78,385 98	174,355 65	1,908,755 25			2,000 00
40,026 16	51,640 52	280,413 16			25,000 00
350,667 51	1,448,974 20	7,951,926 79	\$85,906 41		3,110 00
49,986 07	230,169 76	1,463,883 68			11,658 10
64,644 55	179,104 43	843,265 80			2,485 91
78,177 33	70,699 21	502,422 97			4,134 84
1,496,549 03	1,494,688 48	10,600,562 08	169,892 13		17,795 18
175,746 17	312,289 75	3,545,342 51			2,150 00
532,791 00	1,028,490 49	3,034,581 28			22,408 65
90,070 09	112,734 48	627,977 36			
116,033 05	71,569 50	697,247 26			6,000 00
106,626 23	118,849 33	773,505 38			
259,969 79	742,336 99	6,307,406 47	47,885 03		22,500 00
293,482 91	613,844 34	4,570,460 23			18,543 02
180,085 85	456,117 40	2,734,367 97			5,204 16
173,714 00	314,057 00	2,604,491 30			1,000 00
64,016 00	61,536 00	187,727 08			210 48
154,387 26	112,734 48	627,977 36			
279,029 70	309,647 96	3,061,975 31			6,000 00
392,537 00	603,250 18	2,438,551 17			5,266 54
701,174 65	1,539,385 36	11,428,619 12	67,625 79		22,277 96
160,410 00	1,515,454 01	1,058,657 45			
293,893 00	470,471 00	3,951,483 75			3,000 00
63,354 00	32,086 00	332,381 61			11,000 00
183,430 00	659,705 00	4,097,475 58			5,048 14
118,765 72	189,475 24	1,482,692 96			2,000 00
78,459 00	177,421 00	1,204,710 07			300 00
370,770 00	466,648 23	1,020,758 26			
43,827 23	106,545 35	732,730 62			
51,424 04	1,072,215 85	2,055,514 68			2,500 00
169,678 24	378,354 41	436,825 32			1,000 00
44,087 23	558,137 19	2,797,595 04			5,723 74
663,900 00	1,147,622 74	1,808,108 02			2,000 00
128,298 18	171,129 82	993,837 12			1,000 00
\$4,343,091 98	\$17,488,493 36	\$92,677,684 66	\$371,309 36		\$223,333 88

TABLE IV—Concluded—LIABILITIES—

NAME OF COMPANY	State, county and municipal taxes due or accrued	Commission to become due to agencies and brokers	Funds held under reinsur- ance treaties	Due or to become due for borrowed money
	(18)	(19)	(20)	(21)
Security.....	\$18,267 42	\$1,955 41		
Security.....	4,308 55	225 00		
Security.....	299,054 77	264 87		\$50,000 00
Springfield F. & M.....	415,000 00	105,000 00		
Standard.....	15,000 00			
Star.....	46,148 52	19,202 28		
Sterling.....	71,500 00	15,000 00		
St. Paul F. & M.....	1,140,000 00	67,500 00		
Superior.....	25,000 00	1,000 00		
Twin City.....	6,510 96			
United American.....	11,814 91	3,500 00		
United States.....	170,000 00			
United States Lloyds.....	83,698 16	7,106 64		
Union.....	5,969 85	768 33		
Westchester.....	212,500 00	15,000 00		
Western Alliance.....	1,475 00		\$300 00	14,650 00
Western.....	7,000 00			
Wheeling.....	13,500 00	1,500 00	18,788 31	
Victory Ins. Co.....				
United Firmans.....	7,500 00			
Total Stock Fire Cos. of Other States..	\$19,944,234 48	\$2,572,721 42	\$3,305,641 60	\$2,766,178 00

FOREIGN FIRE

Abeille.....	\$18,000 00	\$61,304 42		
Atlas Assurance.....	75,000 00	35,024 81		
British American Assurance.....	47,523 38	2,500 00		
Caledonia.....	50,000 00			
Century.....				
Commercial Assurance Co. Ltd.....	592,800 00	26,110 00		
Eagle Star and British Dominion.....	40,000 00	22,999 06		
General.....	22,500 00	15,391 31		
Law Union and Rock.....	20,927 00	2,300 00		
Liverpool and London and Globe.....	541,245 77	112,250 78		
London and Lancashire.....	220,000 00	8,500 00		
London Assurance Corp.....	194,151 45	49,710 32		
Nationale.....	25,000 00	84,640 90		
Netherlands F. & L.....	30,000 00	10,000 00		
New Zealand Ins. Co. Ltd.....	45,345 00	10,000 00		
North British and Mercantile.....	423,551 00	46,000 00		
Northern Assurance.....	282,500 00	19,039 67		
Norwich Union.....	123,067 99	21,800 00		
Palatine.....	115,730 00	15,510 00		
Patriotic Assurance Ltd.....	11,446 78	2,500 00		
Phenix Fire.....	25,000 00	84,640 90		
Phoenix Assurance.....	115,000 00	15,000 00		
Royal Exchange Assurance Ltd.....	111,898 72	31,000 71		
Royal.....	1,019,615 84	111,982 81		
Scandinavian Amer. Assur. Corp.....	87,000 00			
Scottish Union and National.....	200,000 00	10,000 00	\$123,396 85	
State Assurance.....	15,000 00	1,500 00		
Sun Ins. Office.....	112,000 00	21,750 00		
Svea Fire and Life.....	71,500 00	4,000 00		
Union Assurance Society Ltd.....	28,015 00	8,470 00		
Tokio Marine and Fire Ltd.....	93,869 25			
Union Fire.....	30,000 00	105,421 64		
Union Ins. Society of Canton.....	68,146 64	5,000 00		
United British.....	30,000 00	2,500 00		
Urbaine Fire.....	101,500 00	32,746 34		
Western Assurance.....	103,911 32	11,390 37		
Yorkshire.....	47,000 00			
Total.....	\$5,138,245 14	\$990,984 04	\$123,396 85	

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Reserve for contingencies	All other liabilities (12, 13, 14, 15; 22-24)	Total liabilities except capital and surplus (25)	Capital (Statutory deposit) (26)	Surplus (27)	Surplus as regards Policyholders (28)
		\$664,497 24	\$200,000 00	\$90,750 47	\$290,750 47
	\$6,488 71	169,871 27	150,000 00	177,821 90	327,821 90
		4,652,528 74	1,000,000 00	1,382,442 03	2,382,442 03
		10,824,225 59	2,500,000 00	3,978,911 05	6,478,911 05
		720,738 56	500,000 00	324,851 83	824,851 83
		1,109,340 45	400,000 00	398,090 79	798,090 79
		748,032 97	850,000 00	542,462 48	1,392,462 48
	10,042 04	10,204,269 61	1,000,000 00	5,444,331 99	6,444,331 99
		1,663,753 98	500,000 00	481,011 90	981,011 90
		147,010 78	500,000 00	169,735 05	669,735 05
		528,144 63	200,000 00	256,594 64	456,594 64
		6,376,189 86	1,400,000 00	2,912,904 18	4,312,904 18
		2,168,213 30	400,000 00	843,672 38	1,243,672 38
		145,686 06	100,000 00	163,173 72	263,173 72
	289 11	6,689,575 63	1,000,000 00	1,719,336 58	2,719,336 58
	43,539 04	262,890 34	350,000 00	239,743 63	589,743 63
		360,700 19	300,000 00	77,051 08	377,051 08
		294,664 16	200,000 00	167,057 86	367,057 86
			500,000 00	503,490 29	1,003,490 29
		1,185,003 01	400,000 00	158,772 28	558,772 28
\$4,041,500 00	\$1,606,718 46	\$460,954,224 69	\$112,147,170 00	\$221,809,740 51	\$333,956,910 51

COMPANIES.

		\$601,978 48	\$200,000 00	\$277,441 09	\$477,441 09
	\$673 77	3,136,421 07	300,000 00	1,053,337 72	1,353,337 72
		1,517,850 59	229,000 00	550,499 87	779,499 87
\$10,000 00		2,145,110 90	225,000 00	675,812 14	900,812 14
		357,053 68	200,000 00	455,852 16	655,852 16
300,000 00		10,414,827 40	800,000 00	3,666,694 30	4,466,694 30
		1,768,710 60	510,000 00	393,641 66	903,641 66
		1,062,747 45	316,000 00	237,343 68	553,343 68
		600,484 02	236,000 00	606,980 67	842,980 67
20,000 00	3,000 00	12,959,434 42	500,000 00	5,166,602 03	5,666,602 03
	27 64	4,083,309 90	410,000 00	2,338,441 90	2,748,441 90
	26 68	4,329,368 87	460,000 00	1,912,842 93	2,372,842 93
		850,352 74	200,000 00	357,854 74	557,854 74
		814,816 76	200,000 00	479,825 86	679,825 86
	13,582 00	961,281 71	400,000 00	721,000 65	1,121,000 65
		7,589,679 49	400,000 00	3,092,897 95	3,492,897 95
		5,504,387 26	400,000 00	2,162,253 07	2,562,253 07
		3,340,557 52	400,000 00	994,535 61	1,394,535 61
		3,050,788 30	210,000 00	1,411,925 36	1,621,925 36
		263,420 34	200,000 00	332,037 94	532,037 94
		850,352 74	200,000 00	272,304 31	472,304 31
		3,507,623 27	410,000 00	1,876,809 97	2,286,809 97
	4,355 45	3,194,322 77	400,000 00	724,473 54	1,124,473 54
	22,601 20	14,212,108 08	400,000 00	4,877,631 71	5,277,631 71
		2,661,111 46	400,000 00	639,932 46	1,039,932 46
	8,176 97	4,766,528 57	200,000 00	3,008,341 23	3,208,341 23
		391,967 61	200,000 00	318,172 94	518,172 94
	836 52	4,896,815 24	200,000 00	1,190,322 67	1,390,322 67
		1,749,668 20	200,000 00	902,765 42	1,102,765 42
		1,418,916 07	287,000 00	830,106 15	1,117,106 15
		1,581,275 74	445,000 00	2,094,737 86	2,539,737 86
		974,697 61	210,000 00	357,547 68	567,547 68
		3,203,377 17	400,000 00	825,011 01	1,225,011 01
		848,679 73	400,000 00	306,939 86	706,939 86
		3,495,702 31	200,000 00	1,387,808 91	1,587,808 91
		3,073,032 45	410,610 00	1,490,289 75	1,900,899 75
		1,212,966 94	200,000 00	991,887 19	1,191,887 19
\$330,000 00	\$53,280 23	\$117,396,727 46	\$11,958,610 00	\$48,982,903 99	\$60,941,513 99

TABLE V—UNDERWRITING AND INVESTMENT

NAME OF COMPANY	Underwriters' income earned	Underwriting losses and expenses	Gain underwriting	Investment income earned	Investment losses and expenses
	(13)	(30)	(31)	(46)	(60)
Security.....	\$347,318 57	\$322,398 43	\$24,920 14	\$44,583 75	\$14,480 98
Security.....	125,512 62	112,561 66	12,950 96	21,045 81	9,529 47
Security.....	4,526,078 49	4,162,808 69	363,269 80	305,058 84	178,293 84
Springfield F. & M.....	9,119,455 12	8,347,438 84	772,016 28	681,048 58	32,625 54
Standard.....	738,972 41	713,441 29	25,531 12	76,764 73	64,922 06
Star.....	831,907 25	919,660 09	—87,752 84	57,567 90	52,918 35
Sterling.....	752,184 55	719,833 14	32,351 41	119,147 75	34,676 32
St. Paul F. & M.....	11,811,878 72	10,419,907 76	1,391,970 96	671,073 55	726,576 24
Superior.....	1,360,578 17	1,325,477 95	35,100 22	111,339 29	31,845 20
Twin City.....	155,018 88	163,541 71	—8,522 83	35,059 81	16,022 88
United American.....	443,843 94	453,793 14	—9,949 20	50,520 11	8,524 85
United States.....	5,561,800 63	5,358,563 33	203,237 30	1,215,711 19	388,418 78
United States Lloyds.....	3,697,138 96	3,737,080 44	—39,941 48	146,014 97	65,426 74
Union.....	115,488 62	109,673 45	5,815 17	21,544 91	9,608 18
Westchester.....	6,687,279 60	6,134,275 14	553,004 46	835,203 24	842,734 29
Western Alliance.....	92,507 12	218,182 77	—125,675 65	32,831 91	14,320 77
Western.....	383,270 36	389,912 63	—6,642 27	30,405 66	8,806 10
Wheeling.....	251,166 34	227,812 67	23,353 67	31,111 87	22,676 66
Victory Ins. Co.....					
United Firemans.....	491,806 10	512,374 74	—20,568 64	100,041 93	62,435 32
Total Stock Fire Cos. of Other States	\$412,908,045 78	\$379,197,534 81	\$33,710,510 97	\$41,515,670 73	\$25,980,928 12

FOREIGN FIRE

Abeille.....	\$536,831 09	\$502,068 30	\$34,762 79	\$29,726 87	\$7,712 84
Atlas Assurance.....	3,035,915 30	2,848,370 24	187,545 06	156,202 12	90,274 52
British American Assurance.....	1,499,645 69	1,274,334 92	225,310 77	98,575 05	17,076 62
Caledonia.....	2,066,168 82	1,890,431 19	175,737 63	139,070 34	122,446 66
Century.....	359,073 21	338,912 16	20,161 05	45,336 81	39,873 20
Commercial Assurance Co. Ltd.....	9,776,016 50	8,454,770 74	1,321,245 76	576,849 74	321,185 55
Eagle Star and British Dominion.....	1,418,816 69	1,518,741 22	—99,924 53	89,718 75	67,383 33
General.....	940,755 33	901,876 05	38,879 28	73,844 22	74,906 33
Law Union and Rock.....	571,708 97	595,175 04	—23,466 07	54,982 21	33,812 06
Liverpool and London and Globe.....	12,129,206 16	9,890,018 14	2,239,188 02	692,696 21	605,253 80
London and Lancashire.....	3,630,466 83	3,250,474 09	379,992 74	255,204 50	146,213 42
London Assurance Corp.....	4,216,008 51	3,637,892 43	578,116 08	243,497 90	147,396 06
Nationale.....	777,704 61	721,657 45	56,047 16	45,559 41	69,456 34
Netherlands F. & L.....	666,123 33	616,456 81	49,666 52	48,534 43	18,157 96
New Zealand Ins. Co. Ltd.....	835,683 37	861,993 78	—26,301 41	72,296 50	19,560 64
North British and Mercantile.....	6,926,159 29	6,327,234 09	598,925 20	466,795 52	435,048 86
Northern Assurance.....	4,882,541 56	4,312,122 07	570,419 49	282,912 72	235,428 59
Norwich Union.....	3,495,491 84	3,219,415 75	276,076 09	155,179 68	122,257 98
Palatine.....	2,680,031 38	2,337,637 33	342,394 05	180,221 59	92,159 32
Patriotic Assurance Ltd.....	337,922 84	347,855 98	—9,931 14	28,091 27	15,877 30
Phenix Fire.....	777,704 61	718,439 79	59,264 82	38,345 60	45,568 51
Phoenix Assurance.....	3,719,194 22	3,263,581 29	455,612 93	205,075 70	132,340 38
Royal Exchange Assurance Ltd.....	3,361,694 15	3,386,959 86	—25,265 71	164,548 38	82,497 94
Royal.....	12,627,102 41	11,044,200 70	1,582,901 71	1,037,558 34	675,210 33
Scandinavian Amer. Assur. Corp.....	3,062,942 65	3,693,159 16	—630,216 51	140,682 41	59,560 59
Scottish Union and National.....	3,986,566 84	3,751,302 56	235,264 28	346,913 26	173,097 05
State Assurance.....	326,355 48	297,253 67	29,101 81	34,055 86	22,630 78
Sun Ins. Office.....	4,221,578 03	4,223,052 42	—1,474 39	237,490 77	150,490 84
Svea Fire and Life.....	1,597,218 50	1,488,379 38	108,839 12	91,233 49	52,769 86
Union Assurance Society Ltd.....	1,157,392 62	1,160,770 16	—3,377 54	128,791 57	74,736 28
Tokio Marine and Fire Ltd.....	1,747,303 95	1,806,492 07	—59,188 12	137,459 12	34,962 02
Union Fire.....	926,286 25	829,398 84	96,887 41	51,512 87	137,334 28
Union Ins. Society of Canton.....	2,533,052 36	3,128,748 43	—595,696 07	100,128 34	72,065 66
United British.....	825,419 01	1,105,509 37	—280,090 36	98,045 68	36,860 77
Urbane Fire.....	3,743,621 14	3,479,590 10	264,031 04	257,982 10	191,812 86
Western Assurance.....	2,806,942 74	2,725,836 33	81,106 41	187,147 80	72,093 07
Yorkshire.....	1,321,167 64	1,161,240 12	159,927 52	77,888 96	11,316 68
Totals.....	\$109,523,813 92	\$101,111,350 03	\$8,412,463 89	\$7,070,156 09	\$4,683,229 28

EXHIBIT—DECEMBER 31, 1919.

Gain from investments	Net loss from dividends and other sources	Increase in surplus	Surplus Dec. 31, 1918	Surplus Dec. 31, 1919	Percentage of losses incurred to premiums earned	Percentage of underwriting expenses incurred to premiums earned	Percentage of investment expenses incurred to interest and rents earned	Per cent of total losses and expenses incurred & dividends declared to total earned
(61)	(71)	(75)	(73)	(74)	(77)	(78)	(79)	(80)
\$30,102 77	\$24,000 00	\$31,022 91	\$59,727 56	\$90,750 47	32.0	51.0	32.5	96.00
11,516 34	9,000 00	15,467 30	162,354 60	177,821 90	37.0	52.8	1.58	83.6
126,765 00	70,193 09	419,841 71	962,600 32	1,382,442 03	43.37	48.58	6.02	91.51
648,423 04	519,888 65	900,550 67	3,078,360 38	3,978,911 05	42.83	48.61	4.05	90.86
11,842 67	39,049 80	-1,676 01	326,527 84	324,851 83	48.3	48.6	9.5	100.3
4,649 55	30,000 00	-113,103 29	511,194 08	398,000 79	55.71	55.5	2.51	112.70
84,471 43	51,000 00	65,822 84	476,639 64	542,462 48	55.74	39.96	29.04	92.45
-55,502 69	196,672 23	1,139,796 04	4,304,535 95	5,444,331 99	44.44	43.70	9.5	91.70
79,494 09	+36,000 00	150,594 31	330,417 59	481,011 90	44.94	52.60	13.90	96.56
19,036 93		10,514 10	159,220 95	169,735 05	56.82	66.64	2.03	94.47
41,995 26	30,000 00	2,046 06	254,548 58	256,594 64	49.9	52.3	5.0	99.95
827,292 41	133,692 20	896,837 51	2,016,066 67	2,912,904 18	47.3	48.98	3.1	86.8
80,588 23	59,434 25	-18,787 50	862,459 88	843,672 38	69.7	35.6	2.3	100.5
11,936 73	10,000 00	7,751 90	155,421 82	163,173 72	46.1	48.58	19.57	94.34
-7,531 05	165,642 85	379,830 56	1,339,506 02	1,719,336 58	47.56	44.37	2.47	96.04
18,511 14	+133,802 49	26,637 98	214,016 67	240,654 65	93.0	156.5	4.6	186.00
21,599 56	12,000 00	2,957 29	74,093 79	77,051 08	48.4	52.6	3.6	99.2
8,435 21	16,000 00	15,788 88	151,268 98	167,057 86	42.0	48.7	17.6	94.4
37,606 61	40,000 00	-22,962 03	181,734 31	158,772 28	55.1	50.3	20.9	103.8
\$15,534,742 61	\$15,692,017 28	\$33,553,236 30	\$182,902,041 84	\$216,455,278 14				

COMPANIES.

\$22,014 03	\$200,000 00	-\$143,223 18	\$420,664 27	\$277,441 09	44.9	48.6	2.9	89.9
65,927 60	128,413 71	125,058 95	928,278 77	1,053,337 72	45.66	47.1	8.59	92.
81,498 43	357,807 16	-50,997 96	601,497 83	550,499 87	44.14	41.02	2.55	80.83
16,623 68	196,521 12	-4,159 71	679,971 95	675,812 14	46.3	45.3	22.7	91.3
5,463 61	203,028 00	228,652 66	227,199 50	455,852 16	47.	47.		94.3
255,664 19	321,242 49	1,255,667 46	2,411,026 84	3,666,694 30	43.32	43.33	14.64	84.79
22,335 42	115,040 30	37,451 19	356,190 47	393,641 66	46.4	60.6	2.7	105.1
-1,062 11	38,600 00	33,957 17	203,386 51	237,343 68	47.4	48.4	2.7	96.3
21,170 15	46,556 48	44,260 56	562,720 11	606,980 67	55.53	47.52	2.92	100.37
87,442 41	1,377,308 49	949,321 94	4,217,280 09	5,166,602 03	40.74	40.33	10.16	77.64
108,991 08	563,945 45	-74,961 63	2,413,403 53	2,338,441 90	40.58	49.87	11.93	87.41
96,101 84	403,509 64	270,708 28	1,642,134 65	1,912,842 93	45.16	41.59	2.89	84.88
-23,896 93	200,000 00	-167,849 77	525,704 51	357,854 74	45.6	47.2	2.66	96.0
30,376 47	2,951 56	77,091 43	402,734 43	479,825 86	42.7	50.6		88.8
52,735 86	285,214 57	-88,359 98	809,360 63	721,000 65	43.24	59.56	27.1	97.08
31,746 66	858,068 53	227,396 67	3,320,294 62	3,092,897 95	43.24	48.75	2.85	91.47
47,484 13	350,938 88	266,964 74	1,895,288 33	2,162,253 07	44.12	44.26	9.32	88.03
32,921 70	117,503 09	191,494 70	803,040 91	994,535 61	48.82	43.45	11.70	91.54
88,062 27	74,386 87	356,069 45	1,055,855 91	1,411,925 36	42.32	44.66	2.44	84.95
12,213 97	25,049 70	-22,766 87	354,804 81	332,037 94	58.6	44.7	2.7	97.4
-7,222 91	200,000 00	147,958 09	420,262 40	272,304 31	45.1	47.2	2.7	93.6
102,235 32	299,646 70	258,201 55	1,618,608 42	1,876,809 97	42.9	45.0	2.64	85.78
82,050 44	348,224 46	-291,439 73	1,015,913 27	1,724,473 54	56.6	45.7	2.85	98.39
362,348 01	1,871,139 11	74,110 61	4,803,521 10	4,877,681 71	42.7	46.1	31.0	85.8
85,221 82	292,482 41	-837,477 10	1,477,409 56	639,932 46	86.7	35.5	1.8	117.01
173,816 21	1,129,234 76	-720,154 27	3,728,495 50	3,008,341 23	43.52	50.57	4.03	90.56
11,425 08	23,569 32	16,957 57	301,215 37	138,172 94	39.15	52.34	2.92	88.76
86,999 93	64,076 76	21,448 78	1,168,873 89	1,190,322 67	53.5	46.1	7.6	98.0
38,463 63	40,121 59	107,181 16	795,584 26	902,765 42	44.7	48.8	2.74	91.2
44,055 29	35,496 37	5,181 38	824,924 77	830,106 15	52.48	47.15	2.52	96.84
102,497 10	246,618 33	374,927 31	1,719,810 55	2,094,737 86	59.43	46.17	2.32	97.70
-85,821 41	42,046 17	-30,980 17	388,527 85	357,547 08	44.2	45.3	2.8	98.8
28,062 68	1,136,203 92	568,570 53	256,440 48	825,011 01	70.4	53.1		121.0
61,184 91	115,112 17	-103,793 28	410,733 14	606,939 86	96.5	37.8	2.1	123.7
66,169 24	252,337 13	582,537 41	805,271 50	1,387,808 91	47.9	44.9	2.5	91.7
115,054 73	28,577 72	167,583 42	1,322,706 33	1,490,289 75	59.81	37.73	2.14	93.44
66,572 28	58,072 36	168,427 44	823,459 75	991,887 19	40.1	47.5	2.5	83.8
\$2,386,926 81	\$10,821,017 32	\$3,270,307 17	\$45,712,596 81	\$48,982,903 99				

TABLE VI—RISKS, PREMIUMS AND LOSSES—

NAME OF COMPANY	TOTAL	
	NET AMOUNT OF RISK	
	Fire (81)	Marine (83)
Security.....	\$77,053,987	
Security.....	31,191,266	
Security.....	660,305,279	\$12,254,895
Springfield F. & M.....	1,603,463,196	77,253,990
Standard.....	141,030,666	
Star.....	157,902,740	3,772,888
Sterling.....	92,594,625	
St. Paul F. & M.....	1,257,074,516	93,840,089
Superior.....	242,560,487	2,863,346
Twin City.....	15,977,469	4,213,553
United American.....	74,438,362	
United States.....	906,107,157	39,018,374
United States Lloyds.....		104,869,249
Union.....	21,446,006	
Westchester.....	1,030,021,055	13,912,567
Western Alliance.....	23,400,761	
Western.....	60,369,340	
Wheeling.....	52,551,678	
Victory Ins. Co.....		
United Firemans.....	83,459,140	
Total Stock Fire Companies of Other State.....	\$61,492,309,170	\$3,340,422,637
FOREIGN FIRE		
Abeille.....	\$83,212,325	
Atlas Assurance.....	533,568,177	\$7,485,485
British American Assurance.....	242,849,459	1,350,238
Caledonian.....	325,570,582	8,556,265
Century.....	96,939,326	1,873,484
Commercial Assurance Co. Ltd.....	1,375,255,938	121,407,275
Eagle Star and British Dominion.....	269,922,281	243,667
General.....	164,982,620	
Law Union and Rock.....	95,711,864	
Liverpool and London and Globe.....	1,870,747,771	48,910,801
London and Lancashire.....	673,794,331	42,928,757
London Assurance Corp.....	474,877,687	67,563,578
Nationale.....	118,373,108	
Netherlands F. & L.....	121,338,080	
New Zealand Ins. Co. Ltd.....	107,077,408	1,938,279
North British and Mercantile.....	1,345,988,909	24,343,215
Northern Assurance.....	808,619,840	13,650,425
Norwich Union.....	473,748,502	32,376,705
Palatine.....	470,024,810	10,097,318
Patriotic Assurance Ltd.....	25,421,851	4,028,669
Phenix Fire.....	118,373,108	
Phoenix Assurance.....	1,053,153,946	22,328,326
Royal Exchange Assurance Ltd.....	421,505,808	38,709,642
Royal.....	1,972,248,590	115,493,913
Scandinavian Amer. Assur. Corp.....	41,613,605	92,727,878
Scottish Union and National.....	766,145,745	63,556,500
State Assurance.....	66,437,948	1,459,430
Sun Ins. Office.....	720,931,096	33,601,147
Svea Fire and Life.....	242,092,512	
Union Assurance Society Ltd.....	232,517,226	854,405
Tokio Marine and Fire Ltd.....	163,640,286	26,320,434
Union Fire.....	140,207,729	
Union Ins. Society of Canton.....	245,685,106	42,065,984
United British.....	52,570,708	6,937,244
Urbaine Fire.....	522,678,672	
Western Assurance.....	297,036,725	52,067,356
Yorkshire.....	155,211,398	7,871,816
Totals.....	\$16,890,075,077	\$890,778,236

DECEMBER 31, 1919.

BUSINESS, PAGE 0		WISCONSIN BUSINESS, PAGE 7			
GROSS RISKS WRITTEN		GROSS RISKS WRITTEN (31)			
Fire (21)	Marine (23)	Fire	Marine	Tornado	Total
\$44,010,815 00		\$5,289,378 00		\$650,340 00	\$5,939,718 00
21,609,911 00		576,302 00		52,650 00	628,952 00
675,734,730 00	\$45,118,911 00	17,161,325 00	\$111,158 00	2,332,557 00	19,605,040 00
1,461,781,010 00	420,251,558 00	42,484,604 00	6,570,295 00	6,568,736 00	55,623,635 00
139,812,622 00		1,877,841 00		3,800 00	1,881,641 00
277,134,224 00	11,792,374 00	4,121,656 00	318,943 00	425,474 00	4,866,073 00
196,978,555 00	2,610,778 00	2,726,240 00		45,650 00	2,771,890 00
1,050,982,916 00	1,804,764,417 00	22,488,729 00	20,045,817 00	1,765,790 00	44,300,336 00
194,751,012 00	15,342,220 00	5,151,088 00		3,500 00	5,154,588 00
79,846,622 00	20,761,197 00	934,925 00	36,167 00	159,630 00	1,130,722 00
65,297,630 00		6,938,716 00			6,938,716 00
1,015,805,952 00	455,846,878 00	16,425,883 00	210,850 00	2,085,128 00	18,721,861 00
	3,338,601,356 00		13,540,451 00		13,540,451 00
17,947,073 00		992,433 00			992,433 00
1,130,627,868 00	105,161,623 00	23,317,673 00	324,131 00	4,423,737 00	28,065,541 00
25,240,896 00		1,054,732 00		117,750 00	1,172,482 00
71,322,067 00		1,232,735 00		26,500 00	1,950,235 00
32,750,560 00		1,501,586 33			1,501,586 33
98,642,343 00		2,187,174 00			2,187,174 00
\$62,098,996,899 00	\$38,886,000,620 00	\$1,202,315,088 25	\$152,426,351 00	\$115,804,804 00	\$1,470,546,243 25

COMPANIES.

\$124,736,880 00		\$2,072,560 00			\$2,072,560 00
692,964,254 00	\$12,745,970 00	10,122,932 00	\$1,894,982 00	\$549,655 00	12,567,569 00
307,134,342 00	8,748,232 00	3,524,795 00			3,524,795 00
320,301,689 00	11,627,698 00	3,476,076 00	44,025 00	168,550 00	3,688,651 00
160,292,119 00	2,016,928 00	70,954 00			70,954 00
1,390,992,645 00	5,350,910,853 00	32,201,150 00	27,040,066 00	2,347,428 00	61,588,644 00
400,168,733 00	3,012,665 00	5,102,500 00			5,102,500 00
227,505,276 00		4,720,619 00			4,720,619 00
142,946,194 00		1,358,437 00			1,358,437 00
2,340,095,808 00	356,582,206 00	25,582,964 00	617,189 00	1,827,615 00	28,027,768 00
700,458,769 00	85,667,962 00	16,283,836 00	1,797,684 00	693,811 00	18,775,331 00
530,606,149 00	832,438 061 00	5,100,080 00	244,662 00	138,129 00	5,482,871 00
224,798,016 00		4,079,247 00			4,079,247 00
190,467,133 00		3,536,050 00		140,350 00	3,676,400 00
125,119,116 00	22,137,306 00	58,784 00			58,784 00
1,447,601,507 00	37,794,818 00	27,128,749 00	129,674 00	1,170,295 00	28,428,718 00
876,607,026 00	19,537,778 00	16,025,885 00	127,270 00	1,168,623 00	17,321,778 00
559,014,657 00	290,684,029 00	9,668,575 00	332,495 00	448,400 00	10,449,470 00
573,641,814 00	13,910,367 00	12,097,413 00		493,715 00	12,591,128 00
84,033,192 00	843,208,240 00	1,103,340 00	37,236 00	56,882 00	1,197,458 00
219,201,446 00		3,772,462 00			3,772,462 00
1,031,573,935 00	79,461,254 00	17,019,739 00	79,109 00	527,184 00	17,626,032 00
452,028,148 00	840,403,377 00	9,596,799 00	919,845 00	242,050 00	10,758,694 00
1,855,200,331 00	2,314,459,067 00	28,304,322 00	7,959,272 00	4,630,570 00	40,894,164 00
70,244,048 00		400,740 00	758,797 00		1,159,537 00
910,147,166 00	94,127,313 00	—15,874,745 00	795,484 00	721,750 00	17,391,979 00
88,745,114 00	16,031,615 00	2,644,446 00	140,820 00	80,750 00	2,866,016 00
640,030,438 00	46,510,045 00	15,243,860 00	1,034,532 00	240,324 00	16,518,716 00
309,627,793 00		7,679,267 00			7,679,267 00
305,718,083 00	3,063,531 00	5,927,666 00		240,540 00	6,168,206 00
169,585,698 00	616,281 184 00	2,464,687 00	330,383 00	82,475 00	2,877,545 00
170,858,603 00		3,019,887 00			3,019,887 00
346,744,818 00	252,248,966 00	6,520,332 00	1,640,044 00	4,500 00	8,164,876 00
84,431,684 00	98,146,022 00	1,973,332 00			1,973,332 00
643,950,463 00		9,914,656 00			9,914,656 00
410,858,212 00	327,549,172 00	5,671,761 00	5,712,033 00	211,250 00	11,595,044 00
281,174,422 00	12,456,234 00	2,876,545 00	57,312 00		2,933,857 00
\$19,411,606,221 00	\$12,600,593,312 00	\$322,220,192 00	\$51,692,914 00	\$16,184,846 00	\$390,097,952 00

TABLE VI—Continued—RISKS, PREMIUMS AND LOSSES—

NAME OF COMPANY	WISCONSIN		
	GROSS PREMIUMS WRITTEN (32)		
	Fire	Marine	Tornado
Security.....	\$51,832 22		\$3,895 20
Security.....	5,551 71		204 73
Security.....	175,004 62	\$1,735 97	16,982 56
Springfield.....	360,587 23	25,917 00	40,726 60
Standard.....	19,303 33		
Star.....	35,915 83	4,564 03	2,378 82
Sterling.....	24,381 57		357 83
St. Paul F. & M.....	202,464 80	72,425 99	10,770 79
Superior.....	55,227 12		32 47
Twin City.....	74,708 42	2,327 76	5,347 97
United American.....	50,792 30		
United States.....	163,809 27	1,669 74	13,696 84
United States Lloyds.....		49,939 43	
Union.....	9,504 31		
Westchester.....	238,348 43	5,028 60	32,105 95
Western Alliance.....	11,789 75		426 85
Western.....	19,296 41		108 42
Wheeling.....	13,826 56		
Victory Ins. Co.....			
United Firemans.....	11,240 38		
Total Stock Fire Cos. of Other States.....	\$10,890,387 10	\$684,570 58	\$853,051 51
FOREIGN FIRE			
Abeille.....	\$17,289 05		
Atlas Assurance.....	92,274 23	\$8,794 25	\$5,373 91
British American Assurance.....	29,053 84		
Caledonian.....	31,649 28	879 48	650 96
Century.....	403 39		
Commercial Assurance Co. Ltd.....	310,092 14	8,346 77	12,393 55
Eagle Star British Dominion.....	37,643 98		
General.....	32,931 18		
Law Union and Rock.....	14,152 92		
Liverpool and London and Globe.....	221,027 01	7,896 18	10,001 66
London and Lancashire.....	125,326 69	17,291 29	3,064 12
London Assurance Corp.....	48,997 51	1,480 31	811 18
Nationale.....	34,170 44		
Netherlands F. & L.....	32,522 51		780 73
New Zealand Ins. Co. Ltd.....	7,378 99		111 23
North British and Mercantile.....	214,413 12	2,192 97	6,039 80
Northern Assurance.....	137,233 79	2,166 63	7,178 10
Norwich Union.....	81,738 31	6,096 99	4,155 89
Palatine.....	115,937 47		2,158 56
Patriotic Assurance Ltd.....	9,463 19	642 36	239 09
Phenix Fire.....	31,393 85		
Phoenix Assurance.....	134,145 16	2,116 45	2,560 63
Royal Exchange Assurance Ltd.....	83,107 11	10,848 17	1,066 59
Royal.....	248,036 54	17,122 99	31,872 44
Scandinavian Amer. Assur. Corp.....	3,641 84	8,751 29	
Scottish Union and National.....	128,244 20	9,106 56	3,753 33
State Assurance.....	21,194 96	1,766 54	382 66
Sun Ins. Office.....	128,931 60	10,242 88	1,521 04
Svea Fire and Life.....	68,980 93		
Union Assurance Society Ltd.....	52,176 48		882 44
Tokio Marine and Fire Ltd.....	19,884 83	3,645 29	343 60
Union Fire.....	30,801 67		
Union Ins. Society of Canton.....	40,926 99	41,208 25	20 40
United British.....	15,783 89		
Urbaine Fire.....	100,551 42		
Western Assurance.....	49,850 88	5,083 07	1,160 12
Yorkshire.....	20,900 75	1,010 39	
Totals.....	\$2,772,252 14	\$166,689 11	\$96,522 03

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DEDUCT RETURN PREMIUMS (32)				
Total	Fire	Marine	Tornado	Total
\$55,727 42	\$3,292 56		\$283 20	\$3,575 76
5,756 44	494 98			494 98
193,723 15	31,774 41	\$291 78	2,933 94	35,000 13
427,230 83	57,199 05	7,372 81	3,613 99	68,185 85
19,303 33	3,328 50			3,328 50
42,858 68	7,230 17	1,266 68	495 70	8,992 55
24,739 40	3,600 02		3 87	3,603 89
285,661 58	25,991 34	3,650 72	957 66	30,599 72
55,259 59	6,855 77			6,855 77
82,384 15	7,381 02	564 84	1,042 55	8,988 41
50,792 30	6,932 86			6,932 86
179,175 85	26,477 10	286 54	2,081 69	28,845 33
49,939 43		3,451 89		3,451 89
9,504 31	2,957 94			2,957 94
275,482 98	32,402 98	778 69	3,609 38	36,791 05
12,216 60	1,747 58		39 32	1,786 90
19,404 83	3,583 34			3,583 34
13,826 56	1,859 29			1,859 29
11,210 38	155 01			185 01
\$12,428,009 19	\$1,738,058 66	\$90,150 01	\$104,720 00	\$1,932,928 67

COMPANIES.

\$17,289 05	\$3,023 08			\$3,023 08
106,442 39	20,072 63	\$2,349 12	\$1,403 59	23,825 34
29,053 84	4,959 46			4,959 46
33,179 72	4,727 34	174 24	79 19	4,980 77
403 39	86 84			86 84
330,832 46	46,599 48	185 38	1,176 84	47,961 70
37,643 98	8,046 37			8,046 37
32,931 18	5,712 81			5,712 31
14,152 92	2,692 00			2,692 00
238,924 85	38,930 78	2,376 67	1,931 72	43,239 17
145,682 10	17,663 38	2,639 10	612 12	20,914 60
51,289 00	6,114 45	76 37	356 20	6,547 02
34,170 44	7,298 00			7,298 00
33,303 24	9,226 18		489 62	9,715 80
7,490 22	437 81			437 81
222,645 89	214,413 12	2,192 97	6,039 80	222,645 89
146,578 52	20,784 94	727 18	1,077 02	22,589 14
91,991 19	16,116 24	348 39	255 11	16,719 74
118,096 03	20,516 85		330 44	20,847 29
10,344 64	2,298 08	163 67	13 23	2,474 98
31,393 85	5,799 98			5,799 98
138,822 24	28,894 06	283 05	933 62	30,110 73
95,021 87	15,185 87	1,402 75	531 01	17,119 63
297,031 97	42,046 56	3,195 32	4,954 42	50,196 30
12,393 13	169 17			169 17
141,104 09	17,351 52	1,297 56	907 14	19,556 22
23,344 16	3,553 55	176 77	145 26	3,875 58
140,695 52	23,700 44	2,487 32	271 67	26,459 43
68,980 93	9,631 18			9,631 18
53,058 92	9,233 76		129 59	9,363 35
23,873 72	3,545 91	432 59	6 03	3,984 53
30,801 67	4,257 90			4,257 90
82,155 64	4,513 84	8,789 05		13,302 89
15,783 89	4,610 73			4,610 73
100,551 42	15,517 64			15,517 64
56,094 07	4,411 79		302 26	4,714 05
21,911 14	6,633 32	170 44		6,803 76
\$3,035,463 28	\$648,777 06	\$29,467 94	\$21,945 88	\$700,190 88

TABLE VI—Continued—RISKS, PREMIUMS AND LOSSES—

NAME OF COMPANY	DEDUCT REINSURANCE (32)				WISCONSIN
	Fire	Marine	Tornado	Total	Fire
Security.....	\$12,846 65		\$111 00	\$12,957 65	\$35,693 01
Security.....	1,633 43			1,633 43	3,423 30
Security.....	33,639 28	\$20 97	2,330 00	35,990 25	109,590 93
Springfield F. & M.....	98,506 58	10,071 92	2,440 54	111,019 04	204,881 60
Standard.....	4,782 51			4,782 51	11,192 32
Star.....	11,585 56	372 09	447 90	12,405 55	17,100 10
Sterling.....					20,781 55
St. Paul F. & M.....	23,168 38	3,049 24	865 82	27,083 44	153,305 08
Superior.....	9,247 50		12 82	39,143 50	39,123 85
Twin City.....	60,751 66	1,586 63	3,964 87	66,303 16	6,575 74
United American.....	6,567 22			6,567 22	37,292 22
United States.....	12,114 11			12,114 11	125,218 06
United States Lloyds.....		12,284 29		12,284 29	
Union.....					6,546 37
Westchester.....	32,656 40	64 40	4,498 59	37,219 39	173,289 05
Western Alliance.....	3,228 64			3,228 64	6,813 53
Western.....	1,723 84			1,723 84	13,989 79
Wheeling.....	2,462 97			2,462 97	9,504 30
Victory Ins. Co.....					
United Firemans.....	307 17			307 17	10,748 20
Total Stock Fire Cos. Other States	\$1,594,291 61	\$68,891 67	\$63,657 76	\$1,726,841 04	\$7,578,053 49
FOREIGN FIRE					
Abeille.....	\$4,091 94			\$4,091 94	\$10,174 03
Atlas Assurance.....	24,897 97	\$1,527 07	\$2,825 45	29,250 49	47,303 63
British American Assurance.....	1,282 98			1,282 98	22,811 40
Caledonian.....	7,658 70		272 20	7,930 90	19,263 24
Century.....	152 79			152 79	163 76
Commercial Assurance Co. Ltd.....	65,472 64	1,792 94	1,794 77	69,060 35	198,020 02
Eagle Star and British Dominion.....	3,956 88			3,956 88	25,640 73
General.....	7,979 35			7,979 35	19,239 02
Law Union and Rock.....	1,249 36			1,249 36	10,211 56
Liverpool and London and Globe.....	14,091 24	52 40	275 74	14,419 38	168,004 99
London and Lancashire.....	26,605 87			26,605 87	81,057 44
London Assurance Corp.....					42,883 06
Nationale.....	12,634 01			12,634 01	14,238 05
Netherlands F. & L.....	108 97		26 15	135 12	23,187 36
New Zealand Ins. Ltd.....					6,941 18
North British and Mercantile.....	48,358 48			48,358 48	131,923 83
Northern Assurance.....	6,053 55		18 13	6,071 68	110,395 30
Norwich Union.....	2,852 38	—19 44	—10	2,832 84	62,769 69
Palatine.....	26,804 87		—63 80	26,741 07	68,615 75
Patriotic Assurance Ltd.....	4,385 53	45 46	185 88	4,616 87	2,779 58
Phenix Fire.....	11,355 82			11,355 82	14,238 05
Phoenix Assurance.....	15,350 16		440 24	15,790 40	89,900 94
Royal Exchange Assurance Ltd.....	12,435 09	2,077 69	—08	14,512 70	55,486 15
Royal.....	25,170 14		195 93	25,366 07	180,819 84
Scandinavian Amer. Assur. Corp.....					3,472 67
Scottish Union and National.....	12,794 96	248 38	101 02	13,144 36	98,097 72
State Assurance.....	7,965 46	1,375 51	53 70	9,394 67	9,675 95
Sun Ins. Office.....	12,864 84	229 26	28 53	13,122 63	92,366 32
Svea Fire and Life.....	7,476 65			7,476 65	51,873 10
Union Assurance Society Ltd.....	10,838 07		115 88	10,953 95	32,104 65
Tokio Marine and Fire Ltd.....	2,088 96	1,243 98	9 99	3,342 93	14,249 96
Union Fire.....	4,584 91			4,584 91	21,958 86
Union Ins. Society of Canton.....	55 00			55 00	36,358 15
United British.....	2,692 84			2,692 84	8,480 32
Urbaine Fire.....	3,353 39			3,353 39	81,680 39
Western Assurance.....	2,130 26			2,130 26	43,308 83
Yorkshire.....	769 10			769 10	13,498 33
Totals.....	\$390,563 16	\$8,573 25	\$6,279 63	\$405,416 04	\$1,913,193 85

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BUSINESS

NET PREMIUMS (32)			LOSSES PAID (33)			
Marine	Tornado	Total	Fire	Marine	Tornado	Total
	\$3,501 00	\$39,194 01	\$21,464 98		\$1,099 29	\$22,564 27
	204 73	3,628 03	2,189 34			2,189 34
\$1,423 22	11,718 62	122,732 77	65,809 19	\$517 85	1,344 07	67,671 11
8,472 27	34,672 07	248,025 94	126,450 20	358 26	3,197 91	130,006 37
	15 20	11,207 52	4,134 85			4,134 85
2,925 26	1,435 22	21,460 58	10,188 22	416 63	133 28	10,738 13
	353 96	21,135 51	1,887 75			1,887 75
65,726 03	8,947 31	227,978 42	56,210 52	4,501 63	1,131 07	61,843 22
	19 65	39,143 50	18,810 00			18,810 00
176 29	340 55	7,092 58	26,079 47	126 70	111 06	26,317 23
		37,292 22	15,098 23			15,098 23
1,383 20	11,615 15	138,216 41	38,539 75	2,300 70	1,191 49	42,031 94
34,203 25		34,203 25		148,821 15		148,821 15
		6,546 37	398 46			398 46
4,185 51	23,997 98	201,472 54	73,956 76	887 80	2,211 16	77,055 72
	387 53	7,201 06	2,231 13			2,231 13
	108 42	14,098 15	5,957 06		85 00	6,042 06
		9,504 30	6,390 10			6,390 10
		10,748 20	22 94			22 94
\$507,058 18	\$683,240 78	\$8,768,352 45	\$3,512,791 03	\$340,729 51	\$85,108 75	\$3,938,629 29

COMPANIES.

		\$10,174 03	\$4,538 54			\$4,538 54
\$4,918 06	\$1,144 87	53,366 56	39,921 64	\$75 00	\$110 87	40,107 51
		22,811 40	9,255 59			9,255 59
705 24	299 57	20,268 05	19,494 70	23 00		19,517 70
		163 76	3,027 44			3,027 44
6,368 45	9,421 94	213,810 41	68,204 62	12,003 84	850 56	81,059 02
		25,640 73	5,885 13			5,885 13
		19,239 02	17,825 70			17,825 70
		10,211 56	2,802 82			2,802 82
5,467 11	7,704 20	181,266 30	83,423 71	1,237 83	998 59	85,660 13
14,652 19	2,452 00	98,161 63	46,057 20	5,331 84	71 60	51,460 64
1,403 94	454 98	44,741 98	21,121 47	341 54	29 64	21,492 65
		14,238 05	15,124 65			15,124 65
	264 96	28,452 32	25,595 17			25,595 17
	111 23	7,052 41				
1,445 00	6,039 80	139,408 63	102,179 12	2,483 20	190 75	104,853 07
1,439 45	6,082 95	117,917 70	65,192 72	116 97	379 28	65,688 97
5,768 04	3,900 88	72,438 61	37,583 16	4,157 92	2,023 61	43,764 69
	1,891 92	70,507 67	36,178 32		32 50	36,210 82
433 23	39 98	3,252 79	2,806 34	418 90	20 00	3,245 24
		14,238 05	10,950 19			10,950 19
1,833 40	1,186 77	92,921 11	59,991 49		146 38	60,137 87
7,367 73	535 66	63,389 54	22,745 35	1,710 17	2 00	24,457 52
13,927 67	26,722 09	221,469 60	124,383 24	4,832 96	3,140 94	132,357 14
8,751 29		12,223 96		36,376 00		36,376 00
7,560 62	2,745 17	108,403 51	29,129 10	658 19	577 60	30,364 89
214 26	183 70	10,073 91	4,490 87	304 19	118 80	4,913 86
7,526 30	1,220 84	101,113 46	79,730 24	2,197 48	47 00	81,974 72
		51,873 10	26,488 42			26,488 42
	636 97	32,741 62	8,782 80			8,782 80
1,968 72	327 58	16,546 26	7,346 60	783 71		8,130 31
		21,958 86	6,624 09			6,624 09
32,419 20	20 40	68,797 75	199 54	4,632 56		4,832 10
		8,480 32	2,996 21			2,996 21
		81,680 39	31,787 98			31,787 98
5,083 07	857 86	49,249 76	12,216 51	367 56		12,584 07
839 95		14,338 28	6,620 76	61 03		6,681 79
\$130,092 92	\$74,336 32	\$2,117,622 09	\$1,040,701 43	\$78,113 89	\$8,740 12	\$1,127,555 44

TABLE VI—Continued—RISKS, PREMIUMS AND LOSSES—

NAME OF COMPANY	WISCONSIN				NET
	DEDUCT REINSURANCE ON PAID LOSSES (33)				
	Fire	Marine	Tornado	Total		Fire
Security.....	\$6,210 26		\$499 72	\$6,709 98	\$15,254 72
Security.....	412 85			412 85	1,776 49
Security.....	25,507 68		267 06	25,774 74	40,301 51
Springfield F. & M.....	33,704 59	\$108 27		33,812 86	92,745 61
Standard.....	1,812 84			1,812 84	2,322 01
Star.....	1,938 26		1 74	1,940 00	8,249 96
Sterling.....					1,887 75
St. Paul F. & M.....	9,297 52	403 58		9,701 10	46,913 00
Superior.....	4,310 56			4,310 56	14,499 44
Twin City.....	22,888 46	114 03	86 14	23,088 63	3,191 01
United American.....	3,838 09			3,838 09	11,260 14
United States.....	5,373 66			5,373 66	33,166 09
United States Lloyds.....		51,910 46		51,910 46	
Union.....					398 46
Westchester.....	10,428 22		60 28	10,488 50	63,528 54
Western Alliance.....	39 34			39 34	2,191 79
Western.....	1,245 55		42 50	1,288 05	4,711 51
Wheeling.....	1,793 03			1,793 03	4,597 07
Victory Ins. Co.....					
United Firemans.....	2 45			2 45	20 49
Total Stock Fire Cos of Other States	\$753,274 65	\$106,686 52	\$9,205 46	\$869,166 63	\$2,759,306 28

FOREIGN FIRE

Abeille.....	\$685 04			\$685 04	\$3,853 50
Atlas Assurance.....	19,339 24		\$17 07	19,356 31	20,582 40
British American Assurance.....	58 57			58 57	9,197 02
Caledonian.....	8,634 33			8,634 33	10,860 37
Century.....	126 50			126 50	2,900 94
Commercial Assurance Co. Ltd.....	9,813 80	\$1,960 16		11,773 96	58,390 82
Eagle Star and British Dominion.....	23 80			23 80	5,861 33
General.....	6,314 47			6,314 47	11,511 23
Law Union and Rock.....					2,802 82
Liverpool and London and Globe.....	11,928 26		293 53	12,221 79	71,495 45
London and Lancashire.....	13,310 28			13,310 28	32,746 92
London Assurance Corp.....					21,121 47
Nationale.....	9,515 64			9,515 64	5,609 01
Netherlands F. & L.....					25,595 17
New Zealand Ins. Co. Ltd.....					
North British Mercantile.....	32,540 61			32,540 61	69,638 51
Northern Assurance.....	167 67		8 58	176 25	65,025 05
Norwich Union.....	8,328 73			8,328 73	29,254 43
Palatine.....	18,859 74			18,859 74	17,318 58
Patriotic Assurance Ltd.....	1,962 89		20 00	1,982 89	843 45
Phenix Fire.....	5,341 18			5,341 18	5,609 01
Phoenix Assurance.....	17,951 94		42 60	17,994 54	42,039 55
Royal Exchange Assurance Ltd.....	3,537 00	22 11		3,559 11	19,208 35
Royal.....	29,234 45		35 31	29,269 76	95,148 79
Scandinavian Amer. Assur. Corp.....					
Scottish Union and National.....	4,006 31			4,006 31	25,122 79
State Assurance.....	1,822 74	304 19	17 92	2,144 85	2,668 13
Sun Ins. Office.....	30,047 44	381 14	3 07	30,431 65	49,682 80
Svea Fire and Life.....	11,955 81			11,955 81	14,532 61
Union Assurance Society Ltd.....	595 29			595 29	8,187 51
Tokio Marine and Fire Ltd.....	46 80	364 52		411 32	7,299 80
Union Fire.....	585 90			585 90	6,038 19
Union Ins. Society of Canton.....					199 54
United British.....	47 76			47 76	2,948 45
Urbaine Fire.....	5,961 81			5,961 81	25,826 17
Western Assurance.....	29 94			29 94	12,186 57
Yorkshire.....	8 20			8 20	6,612 56
Total.....	\$252,782 14	\$3,032 12	\$438 08	\$256,252 34	\$787,919 29

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BUSINESS

LOSSES PAID (33)			LOSSES INCURRED (34)			
Marine	Tornado	Total	Fire	Marine	Tornado	Total
	\$599 57	\$15,854 29	\$17,314 99		\$1,008 28	\$18,323 27
		1,776 49	1,437 89			1,437 89
\$517 85	1,077 01	41,896 37	59,009 10	\$592 85	1,463 76	61,065 71
249 99	3,197 91	96,193 51	100,053 04	1,205 00	3,154 32	104,412 36
		2,322 01	9,806 91			9,806 91
416 63	131 54	8,798 13	7,823 22	351 63	133 28	8,308 13
		1,887 75	1,982 75			1,982 75
4,098 05	1,131 07	52,142 12	55,813 26	4,042 00	1,488 81	61,344 07
		14,499 44	18,482 67			18,482 67
12 67	24 92	3,228 60	26,767 50	126 70	178 61	27,072 81
		11,260 14	12,724 55			12,724 55
2,300 70	1,191 49	36,658 28	41,084 75	4,665 70	1,202 00	46,952 45
96,910 69		96,910 69		155,053 01		155,053 01
		398 46	715 77			715 77
887 80	2,150 88	66,567 22	80,240 44	2,883 45	2,332 27	85,495 16
		2,191 79	2,479 55			2,479 55
	42 50	4,754 01	5,927 69		85 00	6,012 69
		4,597 07	5,483 46			5,483 46
		20 49	9 30			9 30
\$231,010 75	\$78,935 53	\$3,069,252 56	\$3,293,482 85	\$365,406 00	\$99,323 20	\$3,758,212 05

COMPANIES.

		\$3,853 50	\$3,820 17			\$3,820 17
\$75 00	\$93 80	20,751 20	29,333 18	\$75 00	\$210 87	29,619 05
		9,197 02	7,204 21			7,204 21
23 00		10,883 37	15,633 74	28 00		15,661 74
		2,900 94	5,154 68			5,154 68
10,043 68	850 56	69,285 06	69,464 73	12,695 84	907 56	83,068 13
		5,861 33	5,750 98			5,750 98
		11,511 23	9,006 70			9,006 70
		2,802 82	3,360 82			3,360 82
1,237 83	705 06	73,438 34	72,766 71	2,262 83	960 59	75,990 13
5,331 84	71 60	38,150 36	44,379 53	5,965 06	598 28	50,942 87
341 54	29 64	21,492 65	20,519 80	341 54	39 64	20,900 98
		5,609 01	13,564 07			13,564 07
		25,595 17	18,995 52			18,995 52
2,483 20	190 75	72,312 46	67,240 42	1,554 20	245 75	69,040 37
116 97	370 70	65,512 72	41,426 80	116 97	361 78	41,905 55
4,157 92	2,023 61	35,435 96	18,658 96	2,857 92	2,008 61	23,525 49
	32 50	17,351 08	35,073 39		32 50	35,105 89
418 90		1,262 35	1,264 42	614 97	20 00	1,899 39
		5,609 01	8,486 13			8,486 13
	103 78	42,143 33	45,065 49		204 38	45,269 87
1,688 06	2 00	20,898 41	21,175 35	1,902 32	2 00	23,079 67
4,832 96	3,105 63	103,087 38	93,114 55	5,056 98	3,870 25	102,041 78
36,376 00		36,376 00				
658 19	577 60	26,358 58	13,899 25	519 19	582 60	15,001 04
	100 88	2,769 01	4,214 87	304 19	123 80	4,642 86
1,816 34	43 93	51,543 07	70,726 96	2,528 14	48 67	73,303 77
		14,532 61	26,299 29			26,299 29
		8,187 51	10,010 04			10,010 04
419 19		7,718 99	7,851 60	681 21		8,532 81
		6,038 19	5,495 69			5,495 69
4,632 56		4,832 10	2,199 54	8,305 79		10,505 33
		2,948 45	2,711 21			2,711 21
		25,826 17	33,095 33			33,095 33
367 56		12,554 13	11,179 13	367 56		11,546 69
61 03		6,673 59	5,672 76	03		5,672 79
\$75,081 77	\$8,302 04	\$871,303 60	\$843,816 02	\$46,177 74	\$10,217 28	\$900,211 04

TABLE VI—Concluded—RISKS, PREMIUMS AND LOSSES—

NAME OF COMPANY	WISCONSIN			
	DEDUCT REINSURANCE ON INCURRED LOSSES (34)			
	Fire	Marine	Tornado	Total
Security.....	\$2,464 95		\$499 72	\$2,964 67
Security.....	401 88			401 88
Security.....	21,988 65		281 49	22,270 14
Springfield.....	21,109 64	\$425 79	58 38	21,593 81
Standard.....	4,194 36			4,194 36
Star.....	2,386 26		1 74	2,388 00
Sterling.....				
St. Paul F. & M.....	8,287 96	192 98		8,480 94
Superior.....	4,310 56			4,310 56
Twin City.....	23,520 53	114 03	120 28	23,754 84
United American.....	1,941 95			1,941 95
United States.....	5,366 03		1,697 00	7,063 03
United States Lloyds.....		51,522 35		51,522 35
Union.....				
Westchester.....	10,466 91		115 78	10,582 69
Western Alliance.....				
Western.....	1,244 95		42 50	1,287 45
Wheeling.....	1,815 93			1,815 93
Victory Ins. Co.....				
United Firemans.....				
Total Stock Fire Cos. of Other States.....	\$704,808 51	\$112,910 37	\$8,894 26	\$826,613 14
FOREIGN FIRE				
Abeille.....	\$685 98			\$685 98
Atlas Assurance.....	15,457 29		\$17 07	15,474 36
British American Assurance.....	36 57			36 57
Caledonian.....	7,772 49			7,772 49
Century.....	777 19			777 19
Commercial Assurance Co. Ltd.....	9,813 80	\$1,998 16		11,811 96
Eagle Star and British Dominion.....	23 80			23 80
General.....	4,642 51			4,642 51
Law Union and Rock.....				
Liverpool and London and Globe.....	5,938 26		293 53	6,231 79
London and Lancashire.....	7,658 58			7,658 58
London Assurance Corp.....				
Nationale.....	9,034 26			9,034 26
Netherlands F. & L.....				
New Zealand Ins. Co. Ltd.....				
North British and Mercantile.....	17,147 92			17,147 92
Northern Assurance.....	—31 67		8 58	—23 09
Norwich Union.....	184 76			184 76
Palatine.....	18,859 74			18,859 74
Patriotic Assurance Ltd.....	53 44	44 70	20 00	118 14
Phenix Fire.....	3,956 32			3,956 32
Phenix Assurance.....	9,360 94		83 60	9,444 54
Royal Exchange Assurance Ltd.....	3,522 00	22 11		3,544 11
Royal.....	20,504 68		35 31	20,539 99
Scandinavian Amer. Assur. Corp.....				
Scottish Union and National.....	1,320 31			1 320 31
State Assurance.....	2,309 74	304 19	17 92	2,631 85
Sun Ins. Office.....	40,184 96	570 09		40,755 05
Svea Fire and Life.....	9,873 78			9,873 78
Union Assurance Society Ltd.....	595 29			595 29
Tokio Marine and Fire Ltd.....	53 80	412 96		466 76
Union Fire.....	479 60			479 60
Union Ins. Society of Canton.....				
United British.....	47 76			47 76
Urbaine Fire.....	7,211 81			7,211 81
Weston Assurance.....	853 94			853 94
Yorkshire.....				
Totals.....	\$198,329 85	\$3,352 21	\$476 01	\$202,158 07

DECEMBER 31, 1919.

BUSINESS, PAGE 7

NET LOSSES INCURRED (34)				EXPENSES AND UNEARNED PREMIUMS-Schedule		
Fire	Marine	Tornado	Total	Expenses properly chargeable against Wisconsin business (1)	Unearned premiums on Wisconsin business (2)	Increase in unearned premiums during the year (3)
\$14,850 04		\$508 56	\$15,358 60	\$25,611 73	\$52,805 66	\$822 46
1,036 01			1,036 01	975 25	3,707 80	2,177 93
37,020 45	\$592 85	1,182 27	38,795 57	49,688 46	105,190 17	13,427 46
78,943 40	779 21	3,095 94	82,818 55	152,595 94	245,773 33	26,267 65
5,612 55			5,612 55	5,334 78	9,441 81	287 68
5,436 96	351 63	131 54	5,920 13	8,064 88	16,797 53	2,035 44
1,982 75			1,982 75	7,464 50	12,681 00	1,231 00
47,525 30	3,849 02	1,488 81	52,863 13	74,699 47	144,560 06	13,844 00
14,172 11			14,172 11	18,007 64	39,251 80	4,067 71
3,246 97	12 67	58 33	3,317 97	2,695 18	3,688 14	892 86
10,782 60			10,782 60	16,522 91	29,837 55	6,385 43
35,718 72	4,665 70	—495 00	39,889 42	67,781 76	95,060 40	9,132 35
	103,530 66		103,530 66	9,475 86	6,404 93	388 99
715 77			715 77	3,011 33	4,628 22	708 34
69,773 53	2,883 45	2,216 49	74,873 47			
2,479 55			2,479 55	2,371 86	7,032 19	2,644 59
4,682 74		42 50	4,725 24	6,684 86	16,164 46	5,500 98
3,667 51			3,667 51	3,227 93		
9 30			9 30	846 49	8,598 56	
\$2,589,596 38	\$252,495 63	\$90,418 94	\$2,932,510 95	\$498,867 64	\$901,267 50	\$96,736 40

COMPANIES.

\$3,134 19			\$3,134 19	\$5,349 73	\$6,028 87	\$1,799 92
13,875 89	\$75 00	\$193 80	14,144 69	22,947 62	47,877 02	—2,653 34
7,167 64			7,167 64	10,530 38	16,459 69	3,087 16
7,861 25	28 00		7,889 25	7,177 53	16,628 39	—940 71
4,377 49			4,377 49	65 48	84 86	
59,650 93	10,697 68	907 56	71,256 17	70,538 42	172,244 03	47,850 02
5,727 18			5,727 18	10,256 29		
4,364 19			4,364 19	7,695 60		
3,360 82			3,360 82	5,605 64	5,105 78	
66,828 45	2,262 83	667 06	69,758 34	70,222 56	112,703 40	2,510 02
36,720 95	5,965 06	598 28	43,284 29	80,833 89	62,383 75	
20,519 80	341 54	39 64	20,900 98	16,173 34	34,366 14	6,693 47
4,529 81			4,529 81	10,077 02	8,489 42	2,147 09
18,995 52			18,995 52	3,119 16	11,238 98	1,438 69
				1,698 76	4,254 51	
50,092 50	1,554 20	245 75	51,892 45	77,734 59	220,124 30	27,109 19
41,458 47	116 97	353 20	41,928 64	49,761 27	88,243 39	5,164 62
18,474 20	2,857 92	2,008 61	23,340 73	27,752 97	62,073 24	
16,213 65		32 50	16,246 15	25,765 60	72,116 80	20,590 03
1,210 98	570 27		1,781 25	2,329 92	2,563 37	502 28
4,529 81			4,529 81	9,597 70	8,493 12	2,150 69
35,704 55		120 78	35,825 33	26,986 84	81,978 94	119 07
17,653 35	1,880 21	2 00	19,535 56	24,221 70	49,263 17	5,812 59
72,609 87	5,056 98	3,834 94	81,501 79	88,283 82	176,201 66	22,982 82
	36,376 00		36,376 00	610 30	3,872 05	3,824 55
12,578 94	519 19	582 60	13,680 73	42,324 16	93,552 23	2,873 11
1,905 13		105 88	2,011 01	5,501 36	8,625 28	—2,134 33
30,542 00	1,958 05	48 67	32,548 72	60,149 58	72,562 42	21,285 71
16,425 51			16,425 51	15,043 17	43,832 68	20,240 29
9,414 75			9,414 75	11,197 07	29,467 51	9,360 29
7,797 80	268 25		8,066 05	7,225 55	13,667 59	2,570 62
5,016 09			5,016 09	9,953 91	11,199 01	2,567 77
2,199 54	8,305 79		10,505 33	20,451 42	40,718 54	36,761 92
2,663 45			2,663 45	3,128 48	11,796 67	1,114 00
25,883 52			25,883 52	32,672 16		
10,325 19	367 56		10,692 75	21,179 77	28,442 99	—4,432 21
5,672 76	03		5,672 79	4,129 99	9,532 32	—6,446 62
\$645,486 17	\$79,201 53	\$9,741 27	\$734,428 97	\$886,592 00	\$1,428,192 12	\$233,948 71

TABLE I—INCOME OF MUTUAL FIRE INSURANCE

NAME OF COMPANY	Ledger assets Dec. 31, 1918	Gross Premiums	Deduct reinsurance premiums	Return Premiums
	(4)	(5)	(6a)	(6b)
American—of Providence.....	\$1,133,011 48	\$800,708 26		\$53,307 36
Arkwright.....	3,742,726 83	3,358,268 17		123,179 18
Atlantic.....	146,830 49	179,154 11		32,493 17
Baltimore.....	138,030 28	136,193 17	\$1,524 19	14,935 47
Blackstone.....	2,154,199 33	1,668,366 64		105,882 69
Boston Manufacturers.....	4,632,656 27	4,346,062 27		147,369 32
Central Manufacturers.....	1,223,881 67	1,699,672 55	9,337 94	289,267 31
Cotton and Woolen Manufacturers.....	980,632 10	944,560 90		45,116 03
Druggists.....	19,829 47	70,219 56	16,598 67	4,080 97
Enterprise.....	1,115,023 08	801,684 77		53,439 17
Fall River.....	1,455,953 57	1,300,011 59		48,901 72
Farmers, York, Pa.....	1,248,285 77	916,155 81	129,722 83	146,639 78
Firemens, Providence.....	3,028,542 37	2,475,473 16		128,835 93
Fitchburg.....	306,511 22	533,707 46	46,853 81	77,153 71
Hope.....	1,002,204 46	936,695 86		61,424 35
Indiana Lumbermans.....	950,245 38	841,265 76	8,263 91	78,011 95
Industrial, Boston.....	626,581 71	538,885 79		26,189 25
Keystone, Philadelphia, Pa.....	559,503 97	545,873 98		59,237 79
Lumber—Boston.....	1,366,556 13	873,031 44	17 21	77,018 77
Lumbermans—Mansfield.....	1,160,940 17	1,595,779 19	17,552 82	331,790 26
Manton—Philadelphia.....	523,972 53	511,527 60		55,819 72
Manufacturers—Providence.....	1,942,499 94	1,419,434 58		38,714 01
Mechanics—Providence.....	1,387,065 99	962,613 78		62,025 05
Mercantile—Providence.....	399,820 55	414,953 91		26,055 03
Merchants—Providence.....	1,177,373 16	895,035 70		60,116 91
Merchants—Redfield, So. Dak.....	87,744 18	199,215 52	37,000 46	35,718 91
Michigan Millers—Lansing, Mich.....	2,123,514 51	1,749,645 78	351 91	378,192 66
Millers Mutual—Alton, Ill.....	923,354 72	887,318 12	163,401 53	222,410 46
Millers Mutual—Fort Worth, Texas.....	577,939 78	955,713 34	185,261 13	114,148 10
Millers National—Chicago.....	3,320,811 93	3,019,497 30	564,536 35	690,978 40
Mill Owners—Chicago.....	275,993 17	291,305 68		
Mill Owners—Des Moines.....	961,472 43	793,584 75	3,591 30	201,115 77
Minnesota Implement Dealers.....	500,692 53	1,261,946 86	259,302 89	95,995 08
Narragansett—Providence.....	173,761 08	184,076 34		11,563 35
National—Philadelphia.....	204,300 69	189,915 16		20,217 85
Northwestern—Seattle.....	966,267 80	2,566,189 41	418,018 92	504,296 12
Ohio Farmers—LeRoy.....	4,630,712 55	3,779,023 00	735,236 36	535,263 28
Ohio Millers—Canton.....	1,649,283 75	1,686,138 64		353,456 89
Paper Mill—Boston.....	432,629 85	454,196 89		14,729 55
Pennsylvania—Lumbermans.....	1,143,847 06	809,786 16	360 62	55,029 38
Pennsylvania Millers—Wilkesbarre, Pa.....	868,132 88	782,042 72		317,382 02
Philadelphia Manufacturers.....	956,564 53	947,202 50		82,990 52
Protection—Chicago.....	489,962 97	506,215 22		
Retail Hardware—Minneapolis.....	1,014,900 78	1,050,430 22		79,286 25
Rhode Island—Providence.....	2,458,547 62	1,783,649 39		108,567 71
Rubber Manufacturers—Boston.....	943,390 47	889,701 61		41,830 63
Standard—Philadelphia.....	307,878 87	298,891 40		20,203 74
State—Providence.....	3,258,813 92	2,417,540 87		145,591 51
What Cheer—Providence.....	1,073,481 80	969,355 21		61,522 00
Worcester Manufacturers—Mass.....	1,572,238 17	1,475,841 02		57,029 72
Total.....	\$63,339,115 96	\$58,713,259 12	\$2,596,932 85	\$6,344,524 80

COMPANIES OF OTHER STATES.

Net Premiums	Interest and Rents	All other sources	Profit on sale ledger assets	Increase in book value of ledger assets	Total Income	Sum of ledger assets, Dec. 31 1918, and Income
(7)	(16)	(17 to 26 Inc.)	(27c)	(28c)	(29)	(30)
\$747,400 90	\$57,756 77		\$19 32		\$805,176 99	\$1,938,188 47
3,235,088 99	175,118 95	\$206 63			3,410,414 57	7,153,141 40
146,660 94	5,222 81	27,965 03			179,848 78	326,679 27
119,733 51	5,685 73	1,799 05	30 00		127,248 29	265,278 57
1,562,483 95	94,668 20	2,950 26	1,189 35		1,661,291 76	3,815,491 09
4,198,692 95	228,667 00		5,150 00		4,432,509 95	9,065,166 22
1,401,067 30	48,624 23			\$14,000 00	1,463,691 53	2,687,573 20
899,444 87	42,442 90	3,007 34	112 50		945,007 61	1,925,639 71
49,539 92	1,089 16				50,629 08	70,458 55
748,245 60	56,878 92		19 32		805,143 84	1,920,166 92
1,251,109 87	65,058 66	230 30	186 00		1,316,584 83	2,772,538 40
639,793 20	56,976 87	84 00	2,228 25		699,082 32	1,947,368 09
2,346,637 23	131,703 66	8,163 51	93 75		2,486,598 15	5,515,140 52
409,699 94	15,754 19	13,522 91	5,165 27		444,142 31	750,653 53
875,271 51	45,234 55	2,506 79		6,067 74	929,080 59	1,931,285 05
754,989 90	52,534 94			13,797 25	821,322 09	1,771,567 47
512,196 54	26,938 23	1,780 27	56 25		540,971 29	1,167,553 00
486,636 19	20,146 65				506,782 84	1,066,286 81
795,995 46	69,460 02	34,024 61	321 81	1,123 58	900,925 48	2,267,431 61
1,246,436 11	53,075 74	38,267 81	509 50		1,338,289 16	2,499,229 33
455,707 88	19,000 94	237 50			474,946 32	998,918 85
1,330,720 57	97,862 68		638 64		1,429,221 89	3,371,721 83
900,588 73	70,866 07		19 32		971,474 12	2,358,540 11
388,898 88	17,647 80	2,295 17			408,841 85	808,662 40
834,918 79	52,498 74	3,232 47	775 31		891,425 31	2,068,798 47
126,496 15	4,509 01	14,156 69		2,998 55	148,160 40	235,904 58
1,371,101 21	110,715 47	270,356 29		19,358 28	1,771,531 25	3,895,045 76
501,506 13	43,714 02	217,309 48		18,147 48	780,677 11	1,704,031 83
656,304 11	30,765 39				687,069 50	1,265,009 28
1,763,982 55	153,651 45	455,515 39		11,777 00	2,384,926 39	5,705,788 32
291,305 68	11,856 21	38 40	231 25		303,431 54	579,424 71
588,877 68	44,739 12	160,318 95		1,406 25	795,342 00	1,756,814 43
906,648 89	24,934 56	5,112 08			936,695 53	1,437,388 06
172,512 99	7,361 31	1,661 43			181,535 73	355,296 81
169,697 31	7,923 06	132 21			177,752 58	382,053 27
1,643,874 37	32,947 69	28,787 34	857 46	2,429 55	1,708,896 41	2,675,164 21
2,508,523 36	207,885 99	193 22			2,716,602 57	7,347,315 12
1,332,681 75	60,825 32	248,287 03	2,500 00		1,644,294 10	3,293,577 85
439,467 34	19,405 28	1,260 56	631 25		460,764 43	893,394 28
754,396 16	52,209 42	25,846 00	1,625 00	3,821 50	837,898 08	1,981,745 14
464,660 70	37,841 55				502,502 25	1,370,635 13
864,211 98	45,131 70	2,651 83			911,995 51	1,868,560 04
506,215 22	20,870 13	91 07	678 25		527,854 67	1,017,817 64
971,143 97	56,047 54			352 00	1,027,543 51	2,042,444 29
1,675,081 68	118,782 73		638 64		1,794,503 05	4,253,050 67
847,870 98	41,316 24		112 50		889,299 72	1,832,690 19
278,687 66	12,744 17		120 00		291,551 83	599,430 70
2,271,949 36	155,302 91		1,257 96		2,428,510 23	5,687,324 15
907,833 21	45,727 27	2,873 56		7,018 98	963,453 02	2,036,934 87
1,418,811 30	65,303 30	11,680 82			1,495,795 42	3,068,033 59
\$49,771,801 47	\$2,923,425 25	\$1,586,546 00	\$25,166 90	\$102,298 16	\$54,409,237 78	\$117,748,353 74

TABLE II—DISBURSEMENTS OF MUTUAL FIRE INSURANCE

NAME OF COMPANY	Gross Losses	Deduct salvage and reinsurance	Net losses	Loss adjustment expense
	(1)	(3ex)	(4)	(5)
American of Providence.....	\$101,798 41		\$101,798 41	
Arkwright.....	131,466 65		131,466 65	
Atlantic.....	103,807 66	\$14,353 89	89,453 77	\$554 35
Baltimore.....	10,789 56	146 81	10,642 75	7 09
Blackstone.....	161,701 14	115 48	161,585 66	
Boston Manufacturers.....	157,641 53		157,641 53	4,035 17
Central Manufacturers.....	485,234 97	21,021 87	464,213 10	10,588 28
Cotton & Woolen Manufacturers.....	66,730 48		66,730 48	
Duggists.....	13,103 64	1,002 50	12,101 14	82 42
Enterprise.....	101,546 32		101,546 32	
Fall River.....	102,237 50		102,237 50	1,228 37
Farmers.....	324,894 66	46,372 89	278,521 77	9,680 55
Firemen.....	223,086 25	61 25	223,025 00	
Fitchburg.....	186,560 52	22,454 09	164,106 43	2,505 38
Hope.....	71,517 22	1 45	71,515 77	
Indiana Lumbermans.....	203,641 21	9,213 17	194,428 04	1,838 03
Industrial.....	42,368 47		42,368 47	
Keystone—Philadelphia, Pa.....	51,264 00		51,264 00	3 38
Lumber—Boston.....	218,037 22		218,037 22	1,589 37
Lumbermans' Mansfield.....	404,896 11	10,291 00	394,605 11	5,514 49
Manton—Philadelphia.....	47,441 05		47,441 05	20 25
Manufacturers—Providence.....	158,520 93		158,520 93	
Mechanics—Providence.....	116,950 91		116,950 91	
Mercantile—Providence.....	28,785 96		28,785 96	
Merchants—Providence.....	98,192 71	75 21	98,117 50	
Merchants—Redfield, So. Dak.....	46,624 07	11,041 90	35,582 17	550 28
Michigan Millers—Lansing, Mich.....	726,069 87	29,958 82	696,111 05	7,746 43
Millers Mutual—Alton, Ill.....	348,202 65	92,666 98	255,535 67	2,810 81
Millers Mutual—Fort Worth, Texas.....	245,606 77	57,688 12	187,918 65	1,525 44
Millers National—Chicago.....	1,048,834 35	211,851 08	836,983 27	20,883 17
Mill Owners—Chicago.....	19,633 84		19,633 84	
Mill Owners—Des Moines.....	322,509 23	11,353 03	311,156 20	3,032 21
Minnesota Implement Dealers.....	239,665 80	47,592 43	192,073 37	2,830 34
Narragansett—Providence.....	13,041 05		13,041 05	
National—Philadelphia.....	21,940 15		21,940 15	4 34
Northwestern—Seattle.....	503,687 01	91,144 81	412,542 20	5,502 80
Ohio Farmers—Le Roy.....	1,427,638 14	269,543 81	1,158,094 33	45,286 60
Ohio Millers—Canton.....	859,266 62	50,161 08	809,105 54	8,962 93
Paper Mill—Boston.....	15,431 53		15,431 53	
Pennsylvania Lumbermans.....	205,396 63		205,396 63	1,824 14
Pennsylvania Millers—Wilkesbarre, Pa.....	211,088 78	12,566 15	198,522 63	1,569 60
Philadelphia Manufacturers.....	76,719 38	23 43	76,695 95	
Protection—Chicago.....	36,891 72		36,891 72	
Retail Hardware—Minneapolis.....	173,068 69		173,068 69	2,727 38
Rhode Island—Providence.....	202,370 74		202,370 74	
Rubber Manufacturers—Boston.....	63,899 48		63,899 48	
Standard—Philadelphia.....	24,402 38		24,402 38	
State—Providence.....	272,140 12		272,140 12	
What Cheer—Providence.....	74,567 50	2 18	74,565 32	
Worcester Manufacturers—Mass.....	106,318 47		106,318 47	1,812 62
Total.....	\$10,897,230 05	\$1,010,703 43	\$9,886,526 62	\$144,716 22

COMPANIES OF OTHER STATES.

Agents' com- pensation and allowances (7ex)	Field Supervisory expenses (8ex)	Salaries and fees— Directors, officers and clerks (9)	Rents (10)	Furniture and Fixtures (11)	Maps and Inspections (12 & 13)
		\$14,729 29	\$1,343 73	\$454 95	\$22,173 88
\$40 55		95,869 08	5,212 31	1,477 77	58,487 11
16,911 14	\$395 17	10,535 81	651 44	133 85	
40 00	39 81	11,876 00	1,176 70	7 30	1,775 53
50 55		44,836 14	3,176 47	385 49	39,392 40
30 00		85,955 76	6,115 51	926 48	68,572 63
264,871 94	9,558 45	42,535 83	4,471 04	4,141 45	27,785 43
74 80	2,090 37	17,273 10	2,021 63	378 63	17,158 40
1,465 45	45 50	5,940 38	175 00	974 72	592 95
		14,729 29	1,343 73	454 95	22,203 16
69 50	109 70	19,782 21	1,426 56	572 91	20,656 63
162,370 65	20,509 70	21,882 63	3,000 00	55 34	19,786 63
10 00	22,553 65	53,971 69	7,465 92	2,266 48	45,134 14
63,284 92	4,490 92	21,232 57	2,904 94	609 32	8,297 47
		22,684 42	1,788 07	991 81	18,056 27
18,843 08	9,822 02	56,485 71	2,550 00	2,384 95	1,120 19
74 80	1,201 96	10,524 89	1,162 44	217 72	10,261 91
	880 38	24,075 95	3,445 84	815 07	6,598 16
51,829 26	27,190 91	42,241 73	5,776 83	2,137 52	
224,653 45	34,236 23	75,309 13	5,500 46	2,791 55	1,944 14
	838 28	23,122 74	3,281 65	760 34	6,341 00
		24,979 36	2,284 37	773 44	37,140 02
		17,632 48	1,612 49	545 94	26,120 14
50 00	1,676 05	17,590 44	1,389 03	333 77	5,873 76
50 55		23,736 70	1,744 42	211 75	21,516 68
11,709 17	11,104 27	11,388 70	480 00	394 83	1,643 41
249,919 80	76,280 91	77,582 56	4,620 47	4,936 81	5,661 81
83,882 00	15,718 07	31,865 61	2,683 43	4,824 78	13,822 57
2,300 96	40,053 27	50,176 20	2,604 38	1,400 12	1,985 88
393,590 55	69,973 56	112,685 94	8,123 75	5,974 62	24,109 07
	4,375 87	10,809 83	1,780 49	434 98	3,143 84
79,492 61	16,748 59	25,141 17	1,942 27	963 68	10,621 52
126,392 04	1,950 04	34,942 07	3,857 66	7,372 59	7,574 11
40 00	857 70	7,448 33	584 74	136 88	2,375 55
	279 45	8,797 52	1,015 30	253 46	2,308 64
76,160 34	119,597 26	143,477 68	13,330 73	9,607 94	5,367 62
617,869 57	81,951 99	138,238 47	4,288 32		48,378 83
153,442 92	11,744 12	39,251 00	1,885 70	210 93	1,508 94
		15,073 00	3,055 42	691 83	6,531 75
48,822 93	3,341 73	46,027 42	3,653 75	646 58	17,249 00
23,987 69	15,188 21	28,477 02	1,627 12	1,016 55	9,055 06
		46,696 79	4,230 00	132 65	19,207 32
	8,315 44	18,883 93	3,188 02	789 30	5,632 51
39,786 47	975 03	34,011 41	2,899 72	3,756 71	5,721 15
		32,326 25	2,956 20	1,000 87	47,302 21
74 80	1,933 61	16,082 19	1,869 98	350 22	16,113 31
50 55	300 00	16,120 32	1,200 00	77 54	5,985 28
		42,647 41	3,896 85	1,319 36	63,570 28
		22,684 44	1,788 09	991 84	18,679 04
		25,000 48	1,403 26	486 98	21,651 89
\$2,712,243 04	\$616,337 22	\$1,835,369 07	\$149,986 23	\$72,575 55	\$852,189 22

TABLE II—Concluded—MUTUAL FIRE INSURANCE

NAME OF COMPANY	Federal Taxes (14)	Taxes licenses and fees (15 ex)	Postage, telegraph, etc. (16)	Legal (17)
American of Providence.....	\$2,159 54	\$9,183 67	\$616 41	\$997 18
Arkwright.....	5,349 57	13,371 23	2,652 17	730 20
Atlantic.....	1,157 72	1,043 06	230 79	27 25
Baltimore.....	436 41	2,148 91	926 52	168 60
Blackstone.....	3,159 25	18,397 81	1,382 41	1,074 68
Boston Manufacturers.....	5,029 72	13,988 68	5,473 74	.....
Central.....	8,782 13	20,257 85	1,560 89	2,398 99
Cotton and Woolen Manufacturers.....	1,110 19	3,707 31	954 53	317 59
Druggists.....	.....	407 38	623 67	.....
Enterprise.....	2,125 14	9,117 19	601 41	997 18
Fall River.....	958 52	5,210 04	693 52	659 15
Farmers.....	9,638 13	16,758 93	1,026 83	200 00
Firemens.....	4,222 71	26,269 91	2,091 71	1,910 27
Fitchburg.....	3,328 78	8,257 90	1,896 25	186 22
Hope.....	1,725 81	9,974 16	832 51	601 73
Indiana Lumbermans.....	5,801 13	12,908 77	4,353 55	108 74
Industrial.....	645 54	2,100 72	549 02	186 98
Keystone—Philadelphia, Pa.....	851 45	3,028 64	1,210 97	268 00
Lumber—Boston.....	9,473 03	12,619 72	1,759 70	1,613 62
Lumbermans—Mansfield.....	12,329 25	19,132 84	2,142 52	1,641 83
Manton—Philadelphia.....	805 37	2,764 34	1,150 40	245 47
Manufacturers—Providence.....	3,661 24	14,329 55	1,062 25	1,695 21
Mechanics—Providence.....	2,603 57	10,970 01	750 16	1,196 61
Mercantile—Providence.....	885 11	5,564 07	1,035 03	362 47
Merchants—Providence.....	1,693 61	10,254 44	758 85	729 29
Merchants—Redfield, So. Dak.....	1,482 85	1,167 68	760 31	532 47
Michigan Millers—Lansing, Mich.....	17,930 84	19,639 26	4,012 27	1,437 50
Millers Mutual—Alton, Ill.....	6,966 89	13,978 02	2,817 67	1,059 42
Millers Mutual—Fort Worth, Texas.....	5,579 74	8,845 45	3,807 10	511 10
Millers National—Chicago.....	29,623 88	38,567 79	7,298 40	2,274 35
Mill Owners—Chicago.....	601 51	2,006 62	762 65	.....
Mill Owners—Des Moines.....	8,259 69	11,817 00	2,002 45	295 00
Minnesota Implement Dealers.....	9,402 75	8,813 62	3,682 91	683 36
Narragansett—Providence.....	401 90	2,788 19	424 63	204 61
National—Philadelphia.....	295 95	1,178 55	383 48	65 50
Northwestern—Seattle.....	12,512 31	16,049 54	10,254 23	3,578 16
Ohio Farmers—Le Roy.....	37,883 90	109,960 09	12,954 82	632 51
Ohio Millers—Canton.....	17,767 85	21,616 97	2,158 43	1,464 99
Paper Mill—Boston.....	353 87	1,854 68	241 34	26 27
Pennsylvania Lumbermans.....	6,877 58	10,343 88	2,835 56	1,113 53
Pennsylvania Millers—Wilkesbarre, Pa.....	5,522 63	6,728 97	2,675 41	27 99
Philadelphia Manufacturers.....	1,566 15	4,649 10	1,884 34	391 71
Protection—Chicago.....	1,018 04	2,716 20	1,433 10	.....
Retail Hardware—Minneapolis.....	6,254 65	8,407 02	2,905 71	1,367 48
Rhode Island—Providence.....	4,547 17	19,742 95	1,321 55	2,193 79
Rubber Manufacturers—Boston.....	1,046 41	3,352 07	883 06	293 83
Standard—Philadelphia.....	532 77	1,516 26	588 81	146 31
State—Providence.....	6,031 10	25,579 15	1,737 27	2,891 81
What Cheer—Providence.....	2,237 69	10,292 47	832 44	646 45
Worcester Manufacturers—Mass.....	1,442 42	4,796 99	651 37	79 58
Total.....	\$274,073 46	\$608,175 65	\$105,645 12	\$40,234 98

COMPANIES OF OTHER STATES.

Advertising and Subscriptions	Dividends to policyholders	All other 19-23-Inc 25-28-29	Loss on sale of ledger assets	Decrease in book value of ledger assets	Total disbursements	Balance
(18)	(24)		(26)	(27)	(30)	(31)
\$1,331 13	\$479,588 86		\$5,469 00	\$12,364 32	\$652,210 37	\$1,285,978 10
5,755 62	2,388,581 64	\$352 35	462 50	562 50	2,710,371 25	4,442,770 15
814 88	30,888 75	20,661 72			173,459 70	153,219 57
1,507 83	81,538 80	6 25	412 50		112,711 00	152,567 57
3,560 81	1,079,766 86		699 25	540 19	1,358,007 97	2,457,483 12
11,341 27	3,143,438 34	5,244 83		18,900 00	3,526,693 66	5,538,472 56
8,067 95	178,000 86	4,410 60			1,051,644 79	1,635,928 41
2,156 04	655,849 87	11 73	80 00		769,914 67	1,155,725 04
562 49	11,783 53	192 84			34,947 47	35,511 08
1,322 38	480,767 13		5,469 00	12,364 32	653,041 20	1,267,125 72
1,536 18	932,956 01			170 00	1,088,266 80	1,684,271 60
2,348 21		3,280 92		60 67	549,120 96	1,398,247 13
3,899 77	1,629,258 62	92 09	6,000 00	7,753 04	2,035,925 00	3,479,215 52
3,263 90	64,312 32	25,598 69	275 31	1,000 00	375,551 32	375,102 21
1,407 64	598,922 15	1,676 26	148 60	41,377 02	771,702 22	1,159,582 83
9,922 58	264,211 14	2,265 41	1,215 75		588,259 09	1,183,308 38
1,339 07	387,677 78	9 87	40 00		458,361 17	709,191 83
1,698 53	369,535 76	622 60	647 50		464,946 23	601,340 58
4,704 32	286,922 65	3,403 54	191 52	557 45	670,048 39	1,597,433 22
7,462 04	266,254 46	355 53			1,053,873 03	1,445,356 30
1,616 22	358,079 82	583 20	670 55		447,720 68	551,198 17
2,169 81	869,960 63		4,785 00	22,138 64	1,143,500 45	2,228,221 38
1,594 37	586,534 51		785 00	14,519 32	781,815 51	1,576,724 60
1,582 34	282,902 03	347 43		10,000 00	358,377 49	450,284 91
2,228 19	570,300 45		350 63	360 03	732,053 09	1,336,745 38
2,033 20	29,569 08	6,409 10	116 67		114,924 19	120,980 39
8,068 10	163,509 49	3,668 22			1,341,125 52	2,553,920 24
4,797 55	14,039 32	2,780 59	500 00	16 60	458,099 00	1,245,932 83
7,455 50	207,929 97	1,522 78	203 34		523,819 88	741,189 40
19,820 64		80,399 53		29,576 65	1,679,885 17	4,025,853 15
1,678 06	193,300 75	120 47	71 40	3,450 00	242,170 31	337,254 40
3,890 26	53,552 99	109 71			529,025 35	1,227,789 08
6,591 46	201,219 63	5,097 27		600 00	613,092 22	824,295 84
664 52	120,458 54	201 78		2,000 00	151,628 42	203,668 39
601 71	125,003 50	198 60			162,326 15	219,727 12
41,816 13	415,192 68	31,404 82	275 64	3,893 69	1,320,563 77	1,354,600 44
26,530 57		129,114 03		215 33	2,411,399 36	4,935,915 76
3,866 07		3,914 53	6,750 00	55,820 00	1,139,470 92	2,154,106 93
896 56	309,222 81	450 45			353,829 51	539,564 77
8,553 22	268,520 94	86,289 03		31,614 25	743,110 17	1,238,634 97
2,778 40		2,808 34		186 00	300,171 62	1,070,463 51
3,961 28	599,091 77	1,319 20	228 00	5,000 00	765,054 26	1,103,505 78
2,911 05	342,288 75	204 03			424,272 09	593,545 55
7,065 46	404,053 80	1,278 80		6,957 94	701,237 42	1,341,206 87
2,717 53	1,105,521 72		6,600 00	28,243 64	1,456,844 62	2,796,206 05
1,965 76	614,736 16	11 41	80 00		722,692 29	1,109,997 90
1,892 55	200,730 90	237 10		3,000 00	256,780 77	342,649 93
3,451 40	1,499,479 94		9,211 30	44,612 96	1,976,568 95	3,710,755 20
1,406 83	624,071 09	1,676 25	270 30	43,034 01	803,176 26	1,233,758 56
1,071 43	1,051,735 81	1,008 74			1,217,460 04	1,850,573 55
\$249,678 81	\$24,541,262 61	\$429,340 64	\$52,008 76	\$400,888 57	\$42,971,251 77	\$74,777,101 97

TABLE III—LEDGER ASSETS OF MUTUAL FIRE INSURANCE

NAME OF COMPANY	Real estate	Mortgage Loans	Collateral Loans
	(1)	(2)	(3)
American of Providence.....			
Arkwright.....			
Atlantic.....			
Baltimore.....		\$8,000 00	
Blackstone.....			
Boston Manufacturers.....			
Central Manufacturers.....	\$40,000 00	\$187,300 00	
Cotton and Woolen Manufacturers.....			
Druggists.....	2,100 00	3,344 45	
Enterprise.....			
Fall River.....			
Farmers.....	51,112 92	99,016 00	7,527 38
Firemens.....			
Fitchburg.....	55,000 00		
Hope.....			
Indiana Lumbermans.....	36,500 00	335,800 00	
Industrial.....			
Keystone—Philadelphia, Pa.....			
Lumber—Boston.....			
Lumbermans' Mansfield.....	65,495 81	247,150 00	
Manton—Philadelphia.....			
Manufacturers—Providence.....			
Mechanics—Providence.....			
Mercantile—Providence.....			5,642 50
Merchants—Providence.....			
Merchants—Redfield, So. Dak.....	44,000 00	18,300 00	3,500 00
Michigan Millers—Lansing, Mich.....	10,000 00	1,288,009 96	9,000 00
Millers Mutual—Alton, Ill.....	10,000 00	13,250 00	
Millers Mutual—Fort Worth, Texas.....	650 00	328,210 00	
Millers National—Chicago.....		606,986 25	1,282 00
Mill Owners—Chicago.....			
Mill Owners—Des Moines.....		937,000 00	
Minnesota Implement Dealers.....	12,000 00	541,950 00	
Narragansett—Providence.....			
National—Philadelphia.....			
Northwestern—Seattle.....	8,317 83	38,550 00	
Ohio Farmers—Le Roy.....	166,455 00	2,001,390 00	94,975 00
Ohio Millers—Canton.....		325,500 00	
Paper Mill—Boston.....			
Pennsylvania Lumbermans.....		198,100 00	
Pennsylvania Millers—Wilkesbarre, Pa.....		2,000 00	
Philadelphia Manufacturers.....			
Protection—Chicago.....		43,600 00	
Retail Hardware—Minneapolis.....			
Rhode Island—Providence.....			
Rubber Manufacturers—Boston.....			
Standard—Philadelphia.....			
State—Providence.....			
What Cheer—Providence.....			
Worcester Manufacturers—Mass.....			
Total.....	\$501,631 56	\$7,223,456 66	\$54,639,438 99

COMPANIES OF OTHER STATES.

Bonds and stocks	Cash	Agents balances representing business written subsequent to Oct. 1, 1919	Agents balances representing business written prior to Oct. 1, 1919	All other ledger assets	Total ledger assets
(4 ex)	(7 ex)	(8)	(9)	(10-14)	(15)
\$1,104,259 59	\$135,336 85	\$46,281 66	\$100 00		\$1,285,978 10
3,890,820 00	353,688 78	198,261 37			4,442,770 15
127,722 65	5,194 44	19,509 47	793 01		153,219 57
113,720 50	22,922 11	6,704 96	20 00	\$1,200 00	152,567 57
2,099,335 81	258,645 39	99,501 92			2,457,483 12
5,115,572 69	189,991 19	232,908 68			5,538,472 56
1,053,964 00	159,518 86	195,145 55			1,635,928 41
986,885 67	113,891 39	54,947 98			1,155,725 04
7,969 58	11,556 74	10,540 31			35,611 08
1,073,766 27	147,618 95	45,640 50	100 00		1,267,125 72
1,463,905 74	166,862 85	53,403 01	100 00		1,684,271 60
993,185 84	199,387 36	94,840 65	3,176 98		1,398,247 13
2,783,955 25	547,228 06	148,032 21			3,479,215 52
265,425 85	8,276 56	46,399 80			375,102 21
920,353 13	186,670 56	52,559 14			1,159,582 83
736,300 00	38,694 62	36,013 76			1,183,308 38
621,960 80	56,956 03	30,275 00			709,191 83
497,575 77	64,836 81	38,838 00	90 00		601,340 58
1,403,645 68	153,070 42	40,572 77	144 35		1,597,433 22
838,790 50	201,554 97	90,627 44	1,237 58	500 00	1,445,356 30
461,249 16	57,216 80	32,572 21	160 00		551,198 17
1,923,954 68	221,171 66	82,995 04	100 00		2,228,221 38
1,350,768 50	170,833 93	55,022 17	100 00		1,576,724 60
368,140 20	50,666 85	25,835 36			450,284 91
1,145,746 52	138,513 24	52,485 62			1,336,745 38
11,550 00	29,839 84	12,534 31	133 15	1,123 09	120,980 39
928,013 95	151,665 50	144,780 16	16,985 67	5,465 00	2,553,920 24
1,070,950 00	82,828 90	65,814 93		3,089 00	1,245,932 83
345,583 73	50,745 67	11,640 00		4,360 00	741,189 40
2,953,540 00	228,674 38	219,115 33	2,818 55	13,436 64	4,025,853 15
283,623 60	32,573 36	21,057 44			337,254 40
150,000 00	67,917 30	71,277 00	362 78	1,232 00	1,227,789 08
70,521 60	106,641 68	64,074 10	414 38	28,694 08	824,295 84
171,242 09	21,479 67	10,946 63			203,668 39
178,819 25	26,797 26	14,090 61	20 00		219,727 12
691,368 96	213,490 97	282,451 50	74,237 52	46,183 66	1,354,600 44
1,289,184 60	923,056 83	362,002 62	11,629 34	87,222 37	4,935,915 76
1,140,257 00	438,052 15	244,893 78		5,404 00	2,154,106 93
446,427 26	67,928 91	25,208 60			539,564 77
921,150 00	78,417 40	40,967 57			1,238,634 97
873,856 48	155,054 96	39,507 85		44 22	1,070,463 51
925,127 33	122,521 95	55,856 50			1,103,505 78
446,182 65	63,925 96			39,836 94	593,545 55
1,246,677 36	33,702 39	60,827 12			1,341,206 87
2,410,147 40	280,322 36	105,636 29	100 00		2,796,206 05
952,501 92	106,148 78	51,347 20			1,109,997 90
288,396 45	37,102 23	17,151 25			342,649 93
3,146,599 00	423,657 10	140,399 10	100 00		3,710,755 20
965,761 57	213,532 69	54,464 30			1,233,758 56
1,382,982 41	392,088 34	75,502 80			1,850,573 55
\$7,958,472 00	\$3,981,461 57	\$112,923 31	\$237,791 00	\$121,926 88	\$74,777,101 97

TABLE IV—ASSETS—MUTUAL FIRE INSURANCE

NAME OF COMPANY	NON-LEDGER ASSETS		
	Accrued interest	Market value of ledger assets over book value	Other non-ledger assets
	(23)	(24-25)	(26-28)
American of Providence.....	\$6,469 66		
Arkwright.....	58,881 26		
Atlantic.....	2,165 63		
Baltimore.....	1,530 93		
Blackstone.....	11,814 87		
Boston Manufacturers.....	78,607 17		
Central Manufacturers.....	11,290 14		
Cotton and Woolen Manufacturers.....	13,302 75		
Druggists.....		\$400 00	
Enterprise.....	6,286 32		
Fall River.....	18,129 42		
Farmers.....	12,526 69		\$3,060 02
Firemens.....	26,934 05		
Fitchburg.....	3,419 64		5,039 60
Hope.....	6,043 72		
Indiana Lumbermans.....	11,626 96		
Industrial.....	9,327 24		
Keystone—Philadelphia, Pa.....	6,542 70		
Lumber—Boston.....	12,873 83		30,090 65
Lumbermans' Mansfield.....	9,555 84		
Manton—Philadelphia.....	5,991 18		
Manufacturers—Providence.....	9,548 22		
Mechanics—Providence.....	6,974 99		
Mercantile—Providence.....	3,059 74		
Merchants—Providence.....	6,271 98		
Merchants—Redfield, So. Dak.....	1,230 67		2,050 77
Michigan Millers—Lansing, Mich.....	37,650 30		
Millers Mutual—Alton, Ill.....	15,833 82		63,255 73
Millers Mutual—Fort Worth, Texas.....	8,419 75		2,260 83
Millers National—Chicago.....	72,404 99		2,518 95
Mill Owners—Chicago.....	4,574 26		
Mill Owners—Des Moines.....	30,995 03		47,372 18
Minnesota Implement Dealers.....	14,935 63	137 90	
Narragansett—Providence.....	1,614 56		
National—Philadelphia.....	2,629 03		
Northwestern—Seattle.....	11,126 87		
Ohio Farmers—Le Roy.....	55,426 63		
Ohio Millers—Canton.....			
Paper Mill—Boston.....	6,297 37		
Pennsylvania Lumbermans.....	15,538 42	46,897 00	40,863 12
Pennsylvania Millers—Wilkesbarre, Pa.....	10,917 16		4,311 53
Philadelphia Manufacturers.....	11,824 23		
Protection—Chicago.....	8,408 54	112 50	
Retail Hardware—Minneapolis.....	26,424 45	23,394 67	10,000 00
Rhode Island—Providence.....	12,151 55		
Rubber Manufacturers—Boston.....	13,357 98		
Standard—Philadelphia.....	5,221 82		
State—Providence.....	14,514 94		
What Cheer—Providence.....	6,536 18		
Worcester Manufacturers—Mass.....	15,542 70		
Total.....	\$742,751 81	\$70,942 07	\$210,823 38

COMPANIES OF OTHER STATES.

DEDUCT ASSETS NOT ADMITTED					
Gross assets	Supplies, furniture and fixtures	Agents balances representing business written prior to Oct. 1	Book value of ledger assets over market value	Other assets not admitted	Admitted assets
(29)	(30 & 31)	(32)	(37-38-39)	(33-34-35-36)	(40)
\$1,292,447 76		\$100.00	\$63,099 09		\$1,229,248 67
4,501,651 41			\$248,270 00		\$4,253,381 41
155,385 20		793 01	19,237 50		135,354 69
154,098 50	\$1,200 00	20 00	3,020 50		149,858 00
2,469,297 99			251,779 81		2,217,518 18
5,617,079 73			260,072 69		5,357,007 04
1,647,218 55			31,365 00		1,615,853 55
1,169,027 79			80,435 67	\$625 00	1,087,967 12
35,911 08					35,911 08
1,273,412 04		100 00	63,543 77		1,209,768 27
1,702,401 02		100 00	80,955 74		1,621,345 28
1,413,833 84		3,176 98	4,596 34	1,750 00	1,404,310 52
3,506,149 57			134,042 75		3,372,106 82
383,561 45			10,908 35		372,653 10
1,165,626 55			8,659 18		1,156,967 37
1,194,935 34			20,332 00		1,174,603 34
718,519 07			60,080 80	475 00	657,963 27
607,883 28		90 00	39,445 77		568,347 51
1,640,397 70		144 35	129,336 33		1,510,917 02
1,454,912 14		1,237 58	13,883 50		1,439,791 06
557,189 35		160 00	45,494 16		511,535 19
2,237,769 60		100 00	103,570 68		2,134,098 92
1,583,699 59		100 00	66,154 50		1,517,445 09
453,344 65			13,736 70		439,607 95
1,343,017 36			139,005 52		1,204,011 84
124,261 83	1,878 17	133 15			122,250 51
2,591,570 54		16,985 67	32,653 10	5,465 00	2,536,466 77
1,325,022 38			41,359 50		1,283,662 88
751,869 98	4,360 00		1,283 73		746,226 25
4,100,777 09	8,920 48	2,818 55	64,494 80	3,897 95	4,020,645 31
341,828 66			18,263 60		323,565 06
1,306,156 29		362 78	1,950 00		1,303,843 51
839,369 37		414 38		40 87	838,914 12
205,282 95			260 59		205,022 36
222,356 15		20 00	13,049 25		209,286 90
1,365,727 31	36,143 89	74,237 52	378 89	9,140 55	1,245,826 46
4,991,342 39	50,538 77	11,629 34	30,428 96	27,063 83	4,871,681 49
2,154,106 93					2,154,106 93
545,862 14			25,817 26		520,044 88
1,341,933 51			40,863 12	658 33	1,300,412 06
1,085,692 20			44 22		1,085,647 98
1,115,330 01			52,614 33	1,083 33	1,061,632 35
602,066 59			26,482 65	1,000 00	574,583 94
1,401,025 99	10,000 00				1,391,025 99
2,808,357 60		100 00	139,015 40		2,669,242 20
1,123,355 88			76,831 92	625 00	1,045,898 96
347,871 75			31,871 45	1,416 66	314,583 64
3,725,270 14		100 00	197,354 00		3,527,816 14
1,240,294 74			34,817 68		1,205,377 06
1,866,116 25			97,930 41		1,768,185 84
\$75,801,619 23	\$113,041 31	\$112,923 31	\$2,818,891 21	\$53,241 52	\$72,703,521 88

TABLE V—LIABILITIES AND SURPLUS OF MUTUAL FIRE

NAME OF COMPANY	Unpaid losses (6)	Unearned premiums (7)
American of Providence.....	\$13,080 14	\$640,441 88
Arkwright.....	38,247 35	2,062,070 73
Atlantic.....	13,557 25	74,280 54
Baltimore.....	845 66	70,518 51
Blackstone.....	25,588 70	1,177,003 79
Boston Manufacturers.....	61,951 44	2,608,703 45
Central Manufacturers.....	82,331 11	723,687 14
Cotton and Woolen Manufacturers.....	15,176 00	543,328 17
Druggists.....		24,769 96
Enterprise.....	13,088 69	641,013 81
Fall River.....	18,570 02	801,582 48
Farmers.....	74,020 42	594,636 30
Firemens.....	36,281 52	1,655,003 98
Fitchburg.....	20,296 27	236,045 11
Hope.....	12,077 73	623,224 06
Indiana Lumbermans.....	25,988 00	365,778 37
Industrial.....	8,391 00	301,722 26
Keystone—Philadelphia, Pa.....	13,595 69	292,770 57
Lumber—Boston.....	26,090 01	379,592 90
Lumbermans' Mansfield.....	87,371 00	628,281 80
Manton—Philadelphia.....	14,391 41	269,309 82
Manufacturers—Providence.....	22,095 15	1,082,512 34
Mechanics—Providence.....	15,623 46	753,949 79
Mercantile—Providence.....	3,200 00	239,958 23
Merchants—Providence.....	14,621 74	644,397 10
Merchants—Redfield, So. Dak.....	9,623 41	69,936 29
Michigan Millers—Lansing, Mich.....	202,393 22	737,265 54
Millers Mutual—Alton, Ill.....	67,771 73	366,886 44
Millers Mutual—Fort Worth, Texas.....	42,958 20	272,153 16
Millers National—Chicago.....	181,477 61	1,624,879 87
Mill Owners—Chicago.....	2,500 00	169,652 06
Mill Owners—Des Moines.....	58,578 70	263,638 94
Minnesota Implement Dealers.....	28,808 86	467,639 05
Narragansett—Providence.....	1,800 00	102,948 55
National—Philadelphia.....	5,835 16	97,055 23
Northwestern—Seattle.....	50,152 35	664,813 05
Ohio Farmers—Le Roy.....	217,286 33	2,971,374 38
Ohio Millers—Canton.....	287,903 69	806,120 99
Paper Mill—Boston.....	5,100 00	255,067 83
Pennsylvania Lumbermans.....	23,957 56	364,284 17
Pennsylvania Millers—Wilkesbarre, Pa.....	37,983 59	254,240 00
Philadelphia Manufacturers.....	12,035 27	583,033 55
Protection—Chicago.....	4,170 00	299,647 47
Retail Hardware—Minneapolis.....	33,856 67	500,301 53
Rhode Island—Providence.....	27,066 65	1,362,912 24
Rubber Manufacturers—Boston.....	12,702 00	506,407 70
Standard—Philadelphia.....	2,552 20	168,720 22
State—Providence.....	37,806 11	1,842,264 23
What Cheer—Providence.....	13,004 57	652,146 66
Worcester Manufacturers—Mass.....	16,755 74	873,208 60
Total.....	\$2,040,559 38	\$33,711,180 84

INSURANCE COMPANIES OF OTHER STATES.

Salaries, rents, expenses unpaid (10)	Estimated amount due for taxes (11)	Borrowed money (14)	All other Liabilities (12, 13, 15, 31 inc)	Total Liabilities (32)	Surplus (33)
\$347 45	\$13,772 17			\$667,641 64	\$561,607 03
1,450 00	21,291 69			2,123,059 77	2,130,321 64
286 32	343 34			88,467 45	46,887 24
	2,250 00			73,614 17	76,243 83
759 49	17,774 46			1,221,126 44	996,391 74
2,084 82	21,193 42			2,693,933 13	2,663,073 91
500 00	14,500 00		\$38,053 38	859,071 63	756,781 92
690 46	4,656 37			563,851 00	524,116 12
				24,769 96	11,141 12
347 45	13,788 98			668,238 93	541,529 34
24 10	7,214 33			827,390 93	793,954 35
10,822 67	30,000 00		3,021 37	712,500 76	691,809 76
639,58	34,800 00			1,726,725 08	1,645,381 74
694 80	7,000 00		2,531 52	266,567 70	106,085 40
844 48	13,383 06			649,529 33	507,438 04
4,039 75	15,000 00			410,806 12	763,797 22
397 01	2,744 29			313,254 56	344,708 71
1,081 24	2,703 79			310,151 29	258,196 22
603 98	10,445 49			416,732 38	1,094 184 64
500 00	20,000 00		218,746 88	954,899 68	484,891 38
943 63	2,437 95			287,082 81	224,452 38
586 87	22,427 05			1,127,621 41	1,006,477 51
413 64	16,556 96			786,543 85	730,901 24
300 00	6,500 00			249,958 23	189,649 72
289 45	9,645 98			668,954 27	535,057 57
576 43	1,000 00		5,452 27	86,588 40	35,662 11
15,328 03	41,671 97		804,943 24	1,801,602 00	734,864 77
10,000 00	20,000 00			464,658 17	819,004 71
2,750 00	13,750 00			331,611 36	414,614 89
2,000 00	31,969 05		31,777 34	1,872,103 87	2,148,541 44
400 00	3,000 00		1,945 38	177,497 44	146,067 62
1,288 84	10,855 27		229,155 08	563,516 83	740,326 68
200 00	10,000 00		3,744 11	510,392 02	328,522 10
250 00	3,200 00			108,198 55	96,823 81
335 42	1,074 27			104,300 08	104,986 82
8,500 00	20,000 00		22,357 03	765,822 43	480,004 03
1,107 02	43,673 33		191,086 99	3,424,528 05	1,447,153 44
1,000 00	25,000 00		31,000 00	1,151,024 68	1,003,082 25
500 00	2,500 00			263,167 83	256,877 05
555 04	9,655 23		4,408 50	402,860 50	897,551 56
1,000 00	8,000 00		7,961 48	309,185 07	776,462 91
76 98	4,426 71			599,572 51	462,059 84
600 00	3,750 00			308,167 47	266,416 47
1,950 27	10,000 00		3,421 11	549,529 58	841,496 41
752 35	29,965 30			1,420,696 54	1,248,545 66
638 67	4,518 27			524,266 64	521,632 32
12 60	1,341 60			172,626 62	141,957 02
984 02	39,647 67			1,920,702 03	1,607,114 11
844 51	13,813,53			679,809 27	525,567 79
772 11	7,840 41			898,576 86	869,608 98
\$81,069 48	\$671,081 94		\$1,599,605 68	\$38,103,497 32	\$34,600,024 56

TABLE VI—BUSINESS IN THE STATE OF WISCONSIN AND RISK EXHIBIT—

NAME OF COMPANY	WISCONSIN			
	Net premiums received	Net losses paid	Net losses incurred	Expenses incurred charge- able against Wisconsin Business (1)
	(24)	(25)	(26)	(1)
American of Providence.....	\$9,234 29	\$79 28	\$79 28	\$842 91
Arkwright.....	8,024 66	242 78	232 78	2,985 10
Atlantic.....	2,794 20	39 32	39 32	304 86
Baltimore.....	961 40	10 10	8 39	588 59
Blackstone.....	4,971 63	164 78	149 03	1,511 95
Boston Manufacturers.....	9,593 17	510 02	495 02	3,313 30
Central Manufacturers.....	40,752 61	12,097 37	12,589 37	1,307 29
Cotton and Woolen Manufacturers.....	2,574 69	99 83	176 70	920 12
Druggist.....	1,114 86			238 61
Enterprise.....	9,296 64	79 28	79 28	842 68
Fall River.....	2,381 79	118 66	109 28	729 27
Farmers.....	21,624 26	8,087 79	8,213 64	10,410 41
Firemens.....	40,733 47	332 61	322 11	3,390 21
Fitchburg.....	10,935 07	4,371 52	4,359 09	1,640 26
Hope.....	12,823 80	78 24	61 15	799 65
Indiana Lumbermans.....	6,957 47	5,949 40	5,949 40	1,875 03
Industrial.....	1,468 61	62 44	111 03	585 12
Keystone—Philadelphia, Pa.....	3,515 43	54 76	49 06	953 06
Lumber—Boston.....	10,633 29	5,949 41	5,949 41	2,565 84
Lumbermans' Mansfield.....	14,847 72	5,950 26	5,950 26	6,532 76
Manton—Philadelphia.....	3,359 74	54 76	49 06	966 01
Manufacturers—Providence.....	17,114 70	123 87	123 87	1,386 19
Mechanics—Providence.....	11,355 59	89 29	89 29	982 83
Mercantile—Providence.....	2,343 15	20 77	16 78	645 73
Merchants—Providence.....	2,642 71	102 50	92 33	775 86
Merchants—Redfield, So. Dak.....	4,935 56	30 75	30 75	
Michigan Millers—Lansing, Mich.....	44,354 09	14,922 05	16,875 73	17,000 92
Millers Mutual—Alton, Ill.....	16,082 46	5,718 94	5,718 94	540 35
Millers Mutual—Fort Worth, Texas.....	5,415 39	3,304 51	4,304 51	1,521 03
Millers National—Chicago.....	58,686 25	13,450 90	17,693 16	20,188 07
Mill Owners—Chicago.....	4,264 52	113 17	113 17	350 49
Mill Owners—Des Moines.....	16,907 88	9,727 87	9,627 87	3,868 45
Minnesota Implement Dealers.....	41,699 30	17,666 37	17,652 37	10,007 83
Narragansett—Providence.....	1,034 65	10 10	8 39	31 77
National—Philadelphia.....	931 39	10 67	8 39	364 92
Northwestern—Seattle.....	10,367 46	3,303 48	9,319 23	3,943 73
Ohio Farmers—Le Roy.....	38,618 48	12,014 30	15,050 41	27,901 39
Ohio Millers—Canton.....	28,288 63	7,121 32	6,819 08	4,320 32
Paper Mill—Boston.....	745 81	4 69	4 65	301 45
Pennsylvania Lumbermans.....	6,506 98	5,839 00	5,839 00	2,133 82
Pennsylvania Millers—Wilkesbarre, Pa.....	5,578 82	2,326 58	2,326 58	
Philadelphia Manufacturers.....	4,421 72	110 02	104 02	442 17
Protection—Chicago.....	6,124 59	160 28	160 28	495 56
Retail Hardware—Minneapolis.....	24,456 08	10,830 53	10,830 53	4,686 28
Rhode Island—Providence.....	22,449 10	156 60	156 60	1,794 18
Rubber Manufacturers—Boston.....	2,563 10	99 82	176 69	925 74
Standard—Philadelphia.....	1,471 08	3 99	3 99	154 46
State—Providence.....	30,088 83	214 92	214 92	2,384 81
What Cheer—Providence.....	13,402 06	86 45	68 36	746 96
Worcester Manufacturers—Mass.....	2,076 97	123 68	114 30	693 41
Total.....	\$643,526 15	\$152,020 03	\$168,516 85	\$152,391 75

MUTUAL FIRE INSURANCE COMPANIES OF OTHER STATES.

BUSINESS—PAGE 7				RISK EXHIBIT—PAGE 6	
Unearned premiums on Wisconsin business (2)	Increase or Decrease in unearned premiums during the year (3)	Net Risks written (23)	Risks in Force Dec. 31, 1919 (22½)	Total amount of insurance written by company (2)	Net amount of insurance in force (8)
\$4,723 50	\$108 83	\$1,276,460 00	\$2,594,547 00	\$109,548,201 00	\$180,459,753 00
29,332 42	2,317 09	6,255,596 00	6,255,596 00	469,015,581 00	575,039 075 00
847 10		281,100 00	281,100 00	12,397,544 00	10,475,664 00
1,413 34	222 97	335,575 00	334,582 00	15,975,022 00	16,417 588 00
15,418 75	1,048 13	3,377,721 00	4,004,285 00	227,989,280 00	320,668 799 00
40,047 93	1,416 59	9,072,630 00	11,690,507 00	611,985,376 00	748,496,500 00
27,812 52	10,213 62	3,761,531 00	4,589,942 00	119,997,617 00	103,532,243 00
1,219 47	41 82	2,586,850 00	3,151,045 00	119,829,363 00	134,788,477 00
557 43		118,600 00	150,950 00	4,791,056 00	3,369,108 00
4,763 64	148 97	1,279,475 00	2,596,284 00	109,773,046 00	180,737,097 00
10,070 63	*618 47	2,178,655 00	3,085,590 00	180,269,319 00	223,837,245 00
16,833 88	*376 29	1,764,218 00	3,700,562 00	86,723,644 00	110,196,754 00
20,366 73	168 20	5,437,530 00		337,476,050 00	457,662,443 00
5,114 94	2,900 42	840,102 00		40,148,866 00	31,625,743 00
5,638 15	*2,163 04	971,485 00	1,445,681 00	118,413,471 00	149,375,174 00
5,617 10	448 15	604,350 00	604,350 00	43,316,513 00	38,036 132 00
6,633 72	50 81	1,428,180 00	1,681,833 00	67,066,803 00	73,845,853 00
6,347 87	1,227 94	1,418,725 00	1,418,725 00	64,310,189 00	69,623,021 00
4,861 96	378 81	539,522 98	584,134 07	42,351,626 00	37,121,466 00
7,454 77	251 60	872,499 00	872,499 00	112,728,892 00	83,666,198 00
6,191 12	1,375 31	1,410,555 00	1,410,555 00	60,494,722 00	63,476,872 00
8,751 90	472 38	2,376,101 00	4,392,614 00	193,651,263 00	302,589,732 00
5,800 13	*28 36	1,589,530 00	3,054,103 00	131,926,901 00	212,090,310 00
4,223 62	78 67	939,980 00	984,924 00	50,151,075 00	56,024,053 00
7,945 41	820 60	1,627,955 00	2,796,883 00	122,281,038 00	175,721,095 00
3,420 92	3,420 92	810,932 00	759,657 00	11,827,467 00	8,538,188 00
23,603 01	3,472 06	3,282,015 00	4,306,819 00	181,585,495 00	178,608,121 00
8,457 82	4,099 94	569,206 07	1,223,164 63	87,970,447 00	65,068,857 00
3,284 09	247 11	511,225 00	514,263 00	59,959,271 00	33,580,947 00
28,625 40	6,594 69	3,812,631 00	4,662,269 00	293,629,623 00	234,150,648 00
2,311 81	*17 05	1,750,371 00	2,491,331 00	37,310,814 00	40,402,553 00
7,913 44	2,346 57	1,167,919 00	1,498,147 00	64,906,626 00	58,038,363 00
34,098 83	18,593 06	3,392,685 00	6,309,445 00	71,883,358 00	52,946,469 00
2,028 07	313 79	434,595 00	463,316 00	21,892,875 00	23,466,127 00
2,277 32	433 80	455,465 00	455,465 00	21,141,736 00	21,697,049 00
6,130 78	1,433 16	162,109 00	854,348 00	205,110,423 00	90,737,142 00
39,611 95	9,861 93	3,252,365 00	7,383,962 00	400,574,644 00	622,669,877 00
14,593 66	639 39	154,623 39	2,279,776 79	116,703,910 41	104,877,134 74
2,082 80	266 60	596,660 00	595,710 00	62,346,231 00	69,098,663 00
4,789 80	210 35	579,250 00	579,250 00	39,740,088 00	35,928,779 00
1,327 25	*846 67	140,718 75		33,089,955 00	37,298,509 00
11,494 71	58 65	2,126,080 00	2,938,503 00	122,825,513 00	143,931,282 00
3,293 12	466 50	2,544,403 00	2,267,148 00	64,354,199 00	71,335,331 00
20,012 06		2,501,438 00	2,694,318 00	55,876,666 00	54,293,533 00
11,461 81	803 65	3,130,463 00	5,567,187 00	244,391,322 00	382,587,687 00
1,212 13	38 39	2,571,100 00	3,135,395 00	112,264,977 00	125,081,327 00
3,479 68	559 65	714,045 00	788,839 00	36,679,816 00	40,170,657 00
15,374 97	1,137 17	4,202,582 00	7,534,783 00	330,901,575 00	516,859,646 00
6,502 51	*1,399 98	1,047,995 00	1,667,311 00	122,989,154 00	155,033,366 00
10,488 95	650 71	25,390 00	2,859,951 00	205,500,017 00	241,325,355 00
\$509,914 92	\$73,289 14	\$92,281,192 19	\$125,511,649 49	\$6,457,735,660 41	\$7,766,602,455 74

*Decrease

TABLE VII—UNDERWRITING AND INVESTMENT EXHIBIT OF

NAME OF COMPANY	Underwriting income earned during the year (13)	Underwriting losses and expenses incurred (30)
American of Providence.....	\$728,472 46	\$160,255 72
Arkwright.....	2,963,462 39	311,270 63
Atlantic.....	141,880 86	89,790 37
Baltimore.....	111,380 66	31,375 04
Blackstone.....	1,486,222 60	281,674 01
Boston Manufacturers.....	3,845,461 82	380,683 73
Central Manufacturers.....	1,224,936 85	881,792 84
Cotton and Woolen Manufacturers.....	817,810 41	119,155 68
Druggist.....	38,287 65	23,163 99
Enterprise.....	729,589 53	160,159 37
Fall River.....	1,161,420 91	159,430 80
Farmers.....	628,927 40	564,416 99
Firemens.....	2,175,154 63	403,752 85
Fitchburg.....	368,683 18	280,436 15
Hope Providence R. I.....	802,628 03	136,046 69
Indiana Lumbermans.....	707,467 32	325,609 33
Industrial.....	470,747 65	73,768 92
Keystone—Philadelphia, Pa.....	471,087 00	85,897 32
Lumber—Boston.....	790,381 28	379,400 46
Lumbermans' Mansfield.....	1,163,072 09	819,767 31
Manton—Philadelphia.....	440,411 12	80,860 53
Manufacturers—Providence.....	1,284,343 77	254,211 53
Mechanics—Providence.....	876,563 49	187,276 75
Mercantile—Providence.....	363,704 95	67,628 12
Merchants—Providence.....	798,306 34	163,480 05
Merchants—Redfield, So. Dak.....	108,471 95	69,783 59
Michigan Millers—Lansing, Mich.....	1,402,596 57	1,300,715 16
Millers Mutual—Alton, Ill.....	630,595 65	481,774 92
Millers Mutual—Fort Worth, Texas.....	606,627 26	324,732 64
Millers National—Chicago.....	1,821,828 49	1,630,941 31
Mill Owners—Chicago.....	251,533 37	48,416 17
Mill Owners—Des Moines.....	657,118 22	488,063 16
Minnesota Implement Dealers.....	687,657 37	415,039 04
Narragansett—Providence.....	159,277 99	30,602 74
National—Philadelphia.....	160,237 51	29,937 03
Northwestern—Seattle.....	1,399,004 47	906,262 19
Ohio Farmers—Le Roy.....	2,336,169 76	2,317,138 65
Ohio Millers—Canton.....	1,449,205 17	1,139,257 65
Paper Mill—Boston.....	389,637 29	47,542 55
Pennsylvania Lumbermans.....	713,194 64	366,579 89
Pennsylvania Millers—Wilkesbarre, Pa.....	417,720 01	305,777 49
Philadelphia Manufacturers.....	783,554 11	159,078 27
Protection—Chicago.....	442,516 49	85,821 48
Retail Hardware—Minneapolis.....	871,260 11	306,704 32
Rhode Island—Providence.....	1,622,453 62	328,313 10
Rubber Manufacturers—Boston.....	763,355 09	111,795 52
Standard—Philadelphia.....	261,813 50	53,370 95
State—Providence.....	2,200,365 98	440,259 95
What Cheer—Providence.....	825,797 48	141,494 82
Worcester Manufacturers—Mass.....	1,293,680 28	169,356 73
Total.....	\$46,846,076 77	\$18,120,064 50

MUTUAL FIRE INSURANCE COMPANIES OF OTHER STATES.

Gain from underwriting during 1919 (31)	Investment income earned (46)	Investment losses and expenses (60)	Gain from Investments (61)	Loss in surplus from misc. sources (71)	Increase in surplus during 1919 (75)
\$568,216 74	\$57,661 16	\$43,597 00	\$14,064 16	\$479,588 86	\$102,692 04
2,652,191 76	186,099 15	88,659 78	97,439 37	2,388,581 64	361,049 49
52,090 49	5,107 18	3,100 00	2,007 18	30,888 75	23,208 92
80,005 62	5,574 33	1,535 39	4,038 94	81,538 80	2,505 76
1,204,548 59	97,908 21	69,558 52	28,349 69	1,079,766 86	153,131 42
3,464,778 09	247,145 85	112,996 92	134,148 93	3,143,438 34	455,488 68
343,144 01	63,867 29	54,389 17	9,478 12	178,000 86	174,621 27
698,654 73	44,083 24	25,651 42	18,431 82	655,849 87	61,236 68
15,123 66	1,089 16		1,089 16	11,783 53	4,429 29
569,430 16	56,783 31	43,793 00	12,990 31	480,767 13	101,653 34
1,001,990 11	66,811 64	45,537 74	21,273 90	932,956 01	90,308 00
64,510 41	60,113 36	12,474 99	47,638 37		112,148 78
1,771,401 78	135,602 99	99,855 29	35,747 70	1,621,095 11	186,054 37
88,247 03	22,292 79	17,815 52	4,477 27	57,678 85	35,045 45
666,581 34	56,936 64	41,525 62	15,411 02	598,922 15	83,070 21
381,857 99	67,499 88	25,094 86	42,405 02	257,882 70	166,380 31
396,978 73	27,986 75	18,996 10	8,990 65	387,677 78	18,291 60
385,189 68	20,919 02	5,971 27	14,947 75	369,535 76	30,601 67
410,980 82	68,952 15	29,653 30	39,298 85	83,355 02	366,924 65
343,304 78	54,152 86	18,009 23	36,143 63	262,582 85	116,865 56
359,550 59	19,480 40	5,779 75	13,700 65	358,079 82	15,171 42
1,030,132 24	98,032 91	68,357 00	29,675 91	869,960 63	189,847 52
689,286 74	70,351 02	49,664 50	20,686 52	586,534 51	123,438 75
296,076 83	17,575 76	13,367 34	4,208 42	276,741 47	23,543 78
634,826 29	54,547 57	42,119 82	12,427 75	570,300 45	76,953 59
38,688 36	8,748 83	5,980 90	2,767 93	29,656 53	11,799 76
101,881 41	132,679 30	31,484 05	101,195 25	82,000 00	121,076 66
148,820 73	63,175 07	33,007 40	30,167 67	14,039 32	164,949 08
281,894 62	33,709 62	917 08	32,792 54	212,334 63	102,352 53
190,887 18	180,993 16	74,309 51	106,683 65	116,173 26	313,744 09
203,117 20	13,327 56	16,748 64	*3,421 08	193,300 75	6,395 37
169,055 06	53,061 99	3,350 63	49,711 36	53,552 99	165,213 43
272,618 33	29,556 73	795 35	28,761 38	203,300 86	98,079 35
128,675 25	7,512 35	2,722 14	4,790 21	118,797 11	14,668 35
130,300 48	7,932 96	2,118 00	5,814 96	125,003 50	11,111 94
492,742 28	35,966 75	4,863 53	31,103 22	408,220 99	115,624 51
19,031 11	201,715 53	148,356 81	53,358 72		72,389 83
309,947 52	63,325 32	71,403 02	*8,077 70		301,869 82
342,094 74	21,610 90	9,278 66	12,332 24	309,222 81	45,204 17
346,614 75	68,132 97	33,057 60	35,075 37	238,717 21	142,972 91
111,942 52	38,741 02	9,304 52	29,436 50	19,349 50	150,728 52
624,475 84	45,909 30	34,471 78	11,437 52	599,091 77	36,821 59
356,695 01	23,255 26	9,255 68	13,999 58	342,288 75	28,495 84
564,555 79	61,929 65	14,941 91	46,987 74	404,053 80	207,480 73
1,294,140 52	119,562 70	87,672 00	31,890 70	1,105,521 72	220,509 50
651,559 57	42,880 61	25,590 95	17,289 66	614,736 16	54,113 07
208,442 55	13,010 60	8,916 18	4,094 42	200,730 90	11,806 07
1,760,106 03	156,538 88	110,587 80	45,951 08	1,499,479 94	306,577 17
684,302 66	56,305 90	43,304 31	13,001 59	624,071 09	73,233 16
1,124,323 55	67,855 38	25,667 73	42,187 65	1,041,063 73	125,447 47
\$28,726,012 27	\$3,154,012 96	\$1,745,609 71	\$1,408,403 25	\$24,157,169 05	\$5,977,246 47

*Loss *Gain

TABLE I.—INCOME FOR YEAR ENDING DEC. 31, 1919

NAME OF COMPANY	Ledger assets Dec. 31, 1918 (2)	Net premiums (7)	Interest and rents (17)
British and Foreign Marine—Liverpool.....	\$2,412,422 00	\$1,530,293 49	\$90,225 84
Indemnity Mutual Marine—London.....	1,247,427 49	842,318 89	43,172 87
Marine—London.....	2,978,002 29	2,315,410 36	116,726 14
Standard Marine—Liverpool.....	2,602,709 40	3,077,657 97	114,990 10
Union Marine—Liverpool.....	1,455,954 45	787,203 13	43,161 44
Totals.....	\$10,696,515 63	\$8,552,883 84	\$408,276 39

TABLE I—INCOME FOR YEAR ENDING

	Ledger assets Dec. 31, 1918	Net premiums	Interest and rents
Underwriters at American Lloyds.....	\$879,747 56	\$238,792 03	\$32,531 22

TABLE I—INCOME FOR YEAR ENDING

	Ledger assets Dec. 31, 1918	Net premiums (4)	Gross interest (10)
American Interinsurance Exchange—Kansas City.....	\$124,810 38	\$93,077 30	\$804 55
Canners Exchange—Sub. at Warners I. B.—Chicago.....	761,162 22	738,824 82	25,584 92
Lumber Manufacturers—New York.....			
Lumbermen Underwriting Alliance—Kansas City.....	1,436,100 26	1,644,339 02	54,915 92
Manufacturing Lumbermen—Kansas City.....	1,165,698 58	1,378,456 56	50,438 87
Manufacturing Woodworkers—Chicago.....	349,485 49	347,830 30	8,300 71
National Underwriters.....	35,728 53	7,472 22	197 40
Sprinklered Risk—Chicago.....	195,184 70	127,477 80	6,257 59
Sub. at Druggist Indemnity Exchange—St. Louis.....	132,231 42	172,629 62	4,389 10
Sub. at Hardware Underwriters—Elgin, Ill.....	104,065 31	137,334 93	4,701 76
Sub. at Individual Underwriters New York.....	943,834 03	607,328 95	31,087 19
Sub. at N. Y. Reciprocal Underwriters—New York.....	2,362,668 18	842,145 24	85,185 30
Sub. at Reciprocal Exchange—Kansas City.....	720,405 36	707,527 25	26,591 87
Underwriters Exchange—Kansas City.....	1,119,991 08	402,645 79	51,013 13
Wholesale Grocers Sub. at Warners I. B.....	295,872 93	439,067 05	14,442 03
Totals.....	\$9,747,238 47	\$7,646,156 85	\$363,910 34

FOREIGN MARINE INSURANCE COMPANIES.

All Other sources 22-24	Remittances from home office 23a	Profit on sale of ledger assets 26c	Increase by adjustment in book value of ledger assets (27)	Total income	Sum of ledger assets plus income Dec. 31, 1918
\$3,044 64	\$1,363,199 20		\$4,548 05	\$2,991,311 22	\$5,403,733 22
	20,031 63	\$1,000 00		906,523 39	2,153,950 88
1,151 12	237,312 94			2,670,600 56	5,648,602 85
27	1,310,884 23		197 00	4,503,729 57	7,106,438 97
3,922 54	620,299 76	3,006 25		1,457,593 12	2,913,547 57
\$8,118 57	\$3,551,727 76	\$4,006 25	\$4,745 05	\$12,529,757 86	\$23,226,273 49

DEC. 31, 1919. LLOYDS COMPANIES.

All other sources	Remittances from home office	Profit on sale of ledger assets	Increase by adjustment in book value of ledger assets	Total income	Sum of ledger assets Dec. 31, 1918 plus income
\$22,000 00				\$293,323 25	\$1,173,070 81

DEC. 31, 1919. INTERINSURANCE ASSOCIATIONS.

All other Sources 11-18 inc.	Remittances from home office (23a)	Profit on sale of ledger assets (19)	Increase by adjustment in book value of ledger assets (20)	Total income	Sum of ledger assets Dec. 31, 1918 plus income
\$16,820 79				\$110,702 64	\$235,513 02
89,179 91				853,589 65	1,614,751 87
			\$313 07	1,699,568 01	3,135,668 27
				1,428,895 43	2,594,594 01
25,000 00				381,131 01	730,616 50
134,506 45				142,176 07	177,904 60
				133,735 39	328,920 09
3 42				177,022 14	309,253 56
27,500 52				169,597 21	273,662 52
69,000 00			781 00	708,197 14	1,652,031 17
			975 00	928,305 54	3,290,973 72
2,633 50				736,752 62	1,457,157 98
1,240 83		\$262 50		455,162 25	1,575,153 33
238,362 31				691,871 39	987,744 32
\$604,307 73		\$262 50	\$2,069 07	\$8,616,944 96	\$18,363,944 96

TABLE II—DISBURSEMENTS FOR YEAR ENDING DEC. 31, 1919—

NAME OF COMPANY	Net losses paid (4)	Expenses 5 to 13 inc. 16-17-18-20-22 (29)	Taxes licenses and fees (14-15)
British and Foreign Marine—Liverpool.....	\$880,392 66	\$586,974 28	\$204,614 81
Indemnity Mutual Marine—London.....	506,680 10	247,954 34	91,263 05
Marine—London.....	1,084,211 11	629,701 48	76,011 19
Standard Marine—Liverpool.....	802,152 41	359,304 95	70,819 99
Union Marine—Liverpool.....	656,704 78	305,864 79	39,002 87
Totals.....	\$3,930,141 06	\$2,129,799 84	\$481,711 91

TABLE II—DISBURSEMENTS FOR YEAR ENDING

	Net losses paid	Expenses	Taxes, licenses and fees
Underwriters at American Lloyds.....	\$81,242 92	\$107,107 23	\$9,509 36

TABLE II—DISBURSEMENTS FOR YEAR ENDING

NAME OF COMPANY	Net losses paid (3)	Expenses (4-7 inc)	Taxes, licenses and fees (8-9-10)
American Interinsurance Exchange—Kansas City.....	\$47,671 37	\$26,024 59	\$1,443 34
Canners Exchange—Sub. at Warners I. I. B.—Chicago.....	71,544 60	176,930 87	5,286 22
Lumber Manufacturers—New York.....			
Lumbermans Underwriting Alliance—Kansas City.....	517,896 40	324,073 15	14,831 11
Manufacturing Lumbermans—Kansas City.....	558,431 51	280,510 83	27,395 53
Manufacturing Woodworkers—Chicago.....	355,469 19	92,729 94	8,626 03
National Underwriters—Chicago.....	—70 48	9,264 59	1,911 71
Sprinklered Risk Underwriters—Chicago.....	18,730 13	28,207 15	1,426 99
Sub.—at Druggists Indemnity Exc.—St. Louis.....	32,853 12	47,422 94	3,985 56
Sub.—at Hardware Underwriters—Elgin, Ill.....	15,305 10	23,047 15	2,982 16
Sub.—at Individual Underwriters—New York.....	4,075 00	101,676 16	13,544 31
Sub.—at N. Y. Reciprocal Underwriters—New York.....	26,310 76	119,155 17	19,454 77
Sub.—at Reciprocal Exchange—Kansas City.....	182,713 65	201,218 28	190,537 45
Underwriters Exchange—Kansas City.....	36,910 03	73,540 26	8,518 97
Wholesale Grocers Sub. at Warners I. I. Bureau.....	51,199 45	93,654 07	2,944 00
	\$1,919,039 83	\$1,597,455 15	\$122,537 52

FOREIGN MARINE INSURANCE COMPANIES.

Remittances to home office	All other disbursements 19-21-23-24-25 28	Loss on sale of ledger assets	Decrease in book value of ledger assets	Total disbursements	Balance
21a		26c	27c		
\$1,612,860 63			\$467 77	\$3,285,310 15	\$2,118,423 07
46,427 28	\$3,013 57			895,338 34	1,258,612 54
509,053 94	6,807 75			2,305,785 47	3,342,817 38
2,626,386 89				3,858,664 24	3,247,774 73
603,003 66	3,407 56	\$200 00		1,608,183 66	1,305,363 91
\$5,397,732 40	\$13,228 88	\$200 00	\$467.77	\$11,953,281 86	\$11,272,991 63

DEC. 31, 1919. LLOYDS COMPANIES.

Dividends paid subscribers	Borrowed money repaid	Loss on sale of ledger assets	Decrease by adjustment in book value of ledger assets	Total disbursements	Balance
\$44,694 29	\$145,000 00	\$33,180 00		\$420,733 80	\$752,337 01

DEC. 31, 1919.—INTERINSURANCE ASSOCIATIONS.

Premium deposits returned to subscribers	All other disbursements	Loss on sale of ledger assets	Decrease by adjustment in book value of ledger assets	Total disbursements	Balance
(11)	(12-30)	(31)	(32)		
\$12,572 61				\$87,711 91	\$147,801 11
192,724 91	\$48,950 11			495,436 71	1,119,315 16
234,430 95	797 08		\$188 99	1,092,217 68	2,043,450 59
41,662 76			468 26	908,468 89	1,686,125 12
41,908 98	8,583 94			507,318 08	223,298 42
9,135 92	665 27			20,907 01	156,997 59
38,092 74	50 00			86,507 01	242,413 08
59,252 96	1,067 87			144,582 45	164,671 11
55,371 86	4,396 53		356 62	101,459 42	172,203 10
287,395 34	8,944 10		14,356 00	429,990 91	1,222,040 26
537,926 41	767 49		71,105 00	774,719 60	2,516,254 12
180,350 63	820 41			575,289 79	881,868 19
90,357 03			583 75	209,910 04	1,365,243 29
45,555 92	152,670 77			346,024 21	641,720 11
\$1,826,739 02	\$227,713 57		\$87,058 62	\$5,780,543 71	\$12,583,401 25

TABLE III—ASSETS—DEC. 31, 1919—

NAME OF COMPANY	LEDGER ASSETS				
	Book value of bonds and Stocks	Cash	Agents balances representing business written subsequent to Oct. 1	Agents bal- ances repre- senting busi- ness written prior to Oct. 1	All other Ledger Assets
	(4)	(7)			10-15 inc
British and Foreign Marine—Liverpool	\$1,419,265 27	\$56,436 02	\$550,238 98	\$92,482 80	.....
Indemnity Mutual Marine—London	1,074,149 05	38,159 69	128,459 77	14,437 37	\$3,406 66
Marine—London	2,470,686 87	301,943 33	393,478 19	66,333 61	110,375 38
Standard Marine—Liverpool	2,386,275 00	61,410 07	774,285 41	25,804 25	.....
Union Marine—Liverpool	928,004 37	34,128 88	95,834 60	89,315 92	158,080 14
Totals	\$8,278,380 56	\$492,077 99	\$1,942,296 95	\$288,373 95	\$271,862 18

TABLE III—ASSETS—DEC. 31, 1919—

NAME OF COMPANY	LEDGER ASSETS				
	Book value of bonds and stocks	Cash	Agents balances on business written subse- quent to Oct. 1	Agents bal- ances on business written prior to Oct. 1	All other ledger assets
Underwriters at American Lloyds	\$695,827 19	\$17,268 44	\$38,902 08	\$339 30	.....

TABLE III—ASSETS—DEC. 31, 1919—

NAME OF COMPANY	LEDGER ASSETS				
	Book value of bonds & stocks	Cash	Deposits in course of collection	Guarantee fund	All other ledger assets
	(31)	4-5-6	(7-8)		
American Interins. Ex.—Kansas City	\$14,658 50	\$12,776 84	\$5,177 43	\$85,188 34	\$30,000 00
Canners Ex. Sub. at Warners I. I. B. Chi	310,000 00	579,524 09	29,791 07	.....	200,000 00
Lumber Manufacturers—New York	.....	.....	.....	.....	.....
Lumbermans Und. Alliance Kansas City	890,043 10	810,277 51	343,129 98	.....	.....
Manfg. Lumbermans, Kansas City	1,085,561 84	401,214 28	199,349 00	.....	.....
Manufacturing Woodworkers, Chicago	123,790 78	29,276 87	47,461 35	.....	22,769 42
National Underwriters, Chicago	50,000 00	17,735 59	4,202 06	85,059 94	.....
Sprinklered Risk Und.—Chicago	.....	230,014 08	12,399 00	.....	.....
Sub at Druggists Ind. Ex. St. Louis	56,838 00	96,811 77	11,021 34	.....	.....
Sub. at Hardware Und.—Elgin, Ill.	138,554 00	22,784 12	10,864 98	.....	.....
Sub. at Individual Und. New York	775,545 00	415,817 00	.....	.....	30,678 26
Sub. at N. Y. Reciprocal Und. N. Y.	1,758,270 00	730,760 05	.....	.....	27,224 07
Sub. at Reciprocal Ex. Kansas City	415,824 53	390,852 01	75,191 65	.....	.....
Underwriters Exchange, Kansas City	892,987 65	447,914 54	24,341 10	.....	.....
Wholesale Gro. Sub. at Warners I. I. B	174,385 00	289,828 53	52,506 58	.....	125,000 00
Totals	\$6,686,458 40	\$4,475,587 28	\$815,435 54	\$170,248 28	\$435,671 75

FOREIGN MARINE INSURANCE COMPANIES.

ADD NON-LEDGER ASSETS			DEDUCT ASSETS NOT ADMITTED			Admitted assets (42)
Interest due and accrued (24)	Reinsurance recoveries due on paid losses	All other non-ledger assets	Misc. non-admitted assets	Book value of ledger assets over market value (39 & 40)	Total assets not admitted	
\$21,430 20	\$100,358 21	.....	\$92,482 80	\$112,306 27	\$204,789 07	\$2,035,422 41
10,549 09	39,533 77	.....	14,437 37	60,999 05	75,436 42	1,233,258 98
23,047 15	.....	.....	119,062 55	46,805 87	165,868 42	3,190,996 11
26,134 25	251,749 17	.....	25,804 25	132,135 00	157,939 25	3,367,718 90
9,237 80	.....	.....	106,496 03	76,964 37	183,460 40	1,131,141 31
\$90,398 49	\$391,641 15	.....	\$358,283 00	\$429,210 56	\$787,493 56	\$10,967,537 71

LLOYDS COMPANIES.

ADD NON-LEDGER ASSETS			DEDUCT ASSETS NOT ADMITTED			Admitted assets
Interest due and accrued		All other non-ledger assets	Misc. non-admitted assets	Book value of ledger assets over market value	Total assets not admitted	
\$6,400 50	.....	\$2,668 20	\$339 30	\$17,674 19	\$18,013 49	\$743,392 22

INTERINSURANCE ASSOCIATIONS.

ADD NON-LEDGER ASSETS		Gross assets (24)	Deduct guarantee fund (2)	All other assets not admitted	Total assets not admitted (30)	Admitted assets (31)
Interest due and accrued (19)	All other Non-ledger assets (20-23 inc)					
\$312 50	.....	\$148,113 61	\$85,188 34	\$68 25	\$85,256 59	\$62,857 02
4,395 07	.....	1,123,710 23	.....	221 87	221 87	1,123,488 36
7,893 47	.....	2,051,344 06	.....	68,054 84	68,054 84	1,983,289 22
14,254 29	.....	1,700,379 41	.....	24,561 56	24,561 56	1,675,817 85
1,515 01	.....	224,813 43	.....	10,481 63	10,481 63	214,331 80
.....	\$15 28	157,012 87	85,059 94	.....	85,059 94	71,952 93
.....	.....	242,413 08	.....	.....	.....	242,413 08
1,185 98	.....	165,857 09	.....	1,387 54	1,387 54	164,469 55
818 12	71,505 63	244,526 85	71,505 63	147 60	71,653 23	172,873 62
7,045 83	.....	1,229,086 09	.....	.....	.....	1,229,086 09
28,595 70	.....	2,544,849 82	.....	.....	.....	2,544,849 82
2,901 74	68 75	884,838 68	.....	2,295 46	2,295 46	882,543 22
15,924 66	.....	1,381,167 95	.....	44,536 32	44,536 32	1,336,631 63
1,669 66	.....	643,389 77	.....	.....	.....	643,389 77
\$86,572 03	\$71,589 66	\$12,741,502 94	\$241,753 91	\$151,755 07	\$393,508 98	\$12,347,993 96

TABLE IV—LIABILITIES, SURPLUS, DEPOSIT CAPITAL.

NAME OF COMPANY	Unpaid losses (6)	Unearned premiums (10)	Salaries, rents, expenses: etc. due and unpaid (17)
British and Foreign Marine—Liverpool.....	\$707,084 80	\$310,854 84	\$41,972 10
Indemnity Mutual Marine—London.....	342,747 72	214,529 46	
Marine—London.....	1,027,824 46	521,577 24	2,500 00
Standard Marine—Liverpool.....	849,349 00	667,994 62	1,000 00
Union Marine—Liverpool.....	490,852 05	146,774 17	5,000 00
Totals.....	\$3,417,858 03	\$1,861,730 33	\$50,472 10

TABLE IV—LIABILITIES, SURPLUS, DEPOSIT CAPITAL.

NAME OF COMPANY	Unpaid losses	Unearned premiums	Interest due and accrued
Underwriters at American Lloyds.....	\$36,042 37	\$189,612 31	\$29,094 10

TABLE IV—LIABILITIES, SURPLUS—

NAME OF COMPANY	Unpaid losses	Unearned premiums	Expenses due and accrued
American Intersurance Exchange—Kansas City.....	\$3,200 00	\$31,945 63	\$4,321 35
Canners Exchange—Sub. at Warners I. I. Bureau, Chicago...	76,354 63	351,377 53	3,807 24
Lumber Manufacturers—New York.....			
Lumbermans Underwriters Alliance—Kansas City.....	49,096 75	791,414 46	67,412 65
Manufacturing Lumbermans—Kansas City.....	31,850 00	538,659 02	39,132 41
Manufacturing Woodworkers—Chicago.....	35,464 88	127,288 92	3,721 02
National Underwriters—Chicago.....		8,292 38	12,058 16
Sprinklered Risk Underwriters—Chicago.....		66,746 22	
Sub. at Druggists Indemnity Exchange—St. Louis.....	1,292 35	86,325 20	614 63
Sub. at Hardware Underwriters—Elgin Ill.....	135 00	54,949 20	1,738 40
Sub. at Individual Underwriters—New York.....	500 00	289,824 21	45,817 26
Sub. at New York Reciprocal Underwriters—New York.....	525 00	399,696 12	4,461 20
Sub. at Reciprocal Exchange—Kansas City.....	8,000 00	367,485 12	11,928 33
Underwriters Exchange—Kansas City.....	2,803 46	220,919 89	2,975 00
Wholesale Grocers Sub. at Warners I. I. Bureau.....	50,873 37	220,782 06	3,279 87
	\$260,095 44	\$3,555,705 96	\$201,267 52

FOREIGN MARINE INSURANCE COMPANIES.

Estimated amount due for taxes (18)	Contingent commissions due and accrued (19)	Total liabilities	Surplus (27)	Deposit capital paid up (26)	Surplus as regards policyholders
\$57,255 00		\$1,117,166 74	\$718,255 67	\$200,000 00	\$918,255 67
37,878 77		595,155 95	423,103 03	215,000 00	638,103 03
110,864 65	\$30,000 00	1,692,766 35	1,307,229 76	200,000 00	1,507,229 76
240,000 00	9,500 00	1,767,843 62	1,399,875 28	200,000 00	1,599,875 28
40,000 00	30,000 00	712,626 22	201,515 09	217,000 00	418,515 09
\$485,998 42	\$69,500 00	\$5,885,558 88	\$4,049,978 83	\$1,032,000 00	\$5,081,978 35

LLOYDS COMPANIES.

Estimated amount due for taxes	Reserve for balances of subscribers	Total liabilities	Surplus	Deposits paid up	Surplus as regards policyholders
\$9,500 00	\$60,000 00	\$324,248 78	\$319,143 44	\$100,000 00	\$419,143 44

INTERINSURANCE ASSOCIATIONS.

All other liabilities	Total liabilities	Surplus		
	\$39,466 98	\$23,390 04		
	431,539 40	691,948 96		
	907,923 86	1,075,365 36		
	609,641 43	1,066,176 42		
\$25,000 00	191,474 82	22,856 98		
1,058 90	21,409 44	50,543 49		
	66,746 22	175,666 86		
270 51	88,502 69	75,966 86		
13 46	56,836 06	116,037 56		
332,924 69	669,066 16	560,019 93		
541,564 78	946,247 10	1,598,602 72		
30,965 47	418,378 92	464,164 30		
2,442 58	229,140 93	1,107,490 70		
	274,935 30	368,454 47		
\$934,240 39	\$4,951,309 31	\$7,396,684 65		

TABLE V—RISK EXHIBIT—

NAME OF COMPANY	In force Dec. 31, 1918 (1)
British and Foreign Marine—Liverpool.....	\$87, 284, 563 00
Indemnity Mutual Marine—London.....	82, 419, 740 00
Marine—London.....	753, 003 127 00
Standard Marine—Liverpool.....	167, 918, 172 00
Union Marine—Liverpool.....	261, 921, 484 00
Totals.....	\$1, 352, 547, 086 00

TABLE V—RISK EXHIBIT—

NAME OF COMPANY	In force Dec. 31, 1918
Underwriters at American Lloyds.....	\$74, 553, 776 00

TABLE V—RISK EXHIBIT—

NAME OF COMPANY	In force Dec. 31, 1918
American Interinsurance Exchange—Kansas City.....	\$6, 502, 150 00
Canners Exchange—Sub. at Warners I. I. Bureau—Chicago.....	36, 542, 995 55
Lumber Manufacturers—New York.....	
Lumbermans Underwriters Alliance—Kansas City.....	62, 819, 426 00
Manufacturing Lumbermans—Kansas City.....	60, 089, 811 62
Manufacturing Woodworkers—Chicago.....	14, 567, 394 00
National Underwriters—Chicago.....	3, 450, 575 00
Sprinklered Risk Underwriters—Chicago.....	25, 082, 469 00
Sub. at Druggists Indemnity Exchange—St. Louis.....	10, 725, 144 79
Sub. at Hardware Underwriters—Elgin, Ill.....	5, 953, 206 00
Sub. at Individual Underwriters—New York.....	68, 128, 076 00
Sub. at New York Reciprocal Underwriters—New York.....	221, 288, 171 00
Sub. at Reciprocal Exchange—Kansas City.....	58, 139, 921 00
Underwriters Exchange—Kansas City.....	117, 933, 640 00
Wholesale Grocers Sub. at Warners I. I. Bureau.....	22, 688, 549 77
	\$713, 911, 529 73

FOREIGN MARINE INSURANCE COMPANIES.

Written or renewed during year (2)	Expired and cancelled (5)	In force Dec. 31, 1919 (6)	Reinsured (7)	Net amount in force (8)
\$1,448,115,795 00	\$1,428,640,840 00	\$106,759,518 00	\$50,267,660 00	\$56,491,858 00
600,185,607 00	630,256,577 00	52,348,770 00	24,447,584 00	27,901,186 00
12,391,608,618 00	12,341,162,639 00	803,449,106 00	232,553,984 00	570,895,122 00
2,436,135,125 00	2,119,925,861 00	484,127,436 00	68,351,817 00	415,775,619 00
774,516,515 00	968,375,350 00	68,062,649 00	42,690,379 00	25,372,270 00
\$17,650,561,660 00	\$17,488,361,267 00	\$1,514,747,479 00	\$418,311,424 00	\$1,096,436,055 00

LLOYDS COMPANIES.

Written or renewed during year	Expired and cancelled	in force Dec. 31, 1919	Reinsured	Net amount in force
\$75,550,275 00	\$70,921,339 00	\$79,482,712 00	\$24,916,381 00	\$54,566,331 00

INTERINSURANCE ASSOCIATIONS.

Written or renewed during year	Expired and cancelled	In force Dec. 31, 1919	Reinsured	Net amount in force
\$8,372,697 00	\$7,307,650 00	\$7,567,197 00	\$1,678,725 00	\$5,888,472 00
62,152,445 24	52,164,476 61	46,530,964 18		46,530,964 18
102,221,559 00	83,136,937 00	81,904,048 00		81,904,048 00
84,832,456 92	75,770,269 66	69,151,998 88		69,151,998 88
23,550,159 00	18,455,957 00	19,661,596 00	421,125 00	19,240,471 00
6,838,863 00	5,058,469 00	5,230,969 00	3,991,050 00	1,239,919 00
36,654,223 00	26,516,146 00	35,220,546 00		35,220,546 00
2,806,190 00	2,396,707 00	11,134,627 79		11,134,627 79
8,812,060 00	6,727,248 00	8,038,018 00	318,837 00	7,719,181 00
124,413,625 00	86,246,983 00	106,294,718 00		106,294,718 00
295,138,917 00	264,901,470 00	251,525,618 00		251,525,618 00
85,999,378 00	76,023,218 00	68,116,081 00	14,162,426 00	53,953,655 00
132,492,915 00	123,359,640 00	127,066,915 00		127,066,915 00
40,088,397 90	24,892,793 66	37,884,154 01		37,884,154 01
\$1,014,373,886 06	\$852,957,964 93	\$875,327,450 86	\$20,572,163 00	\$854,755,287 86

TABLE VI—BUSINESS IN STATE OF WISCONSIN DURING YEAR ENDING DEC. 31, 1919—

NAME OF COMPANY	Net premiums received (32)	Net losses paid (33)
British and Foreign Marine—Liverpool.....	\$1,059 84	\$104 95
Indemnity Mutual Marine—London.....	3,170 61	1,553 33
Marine—London.....	19,052 93	3,341 05
Standard Marine—Liverpool.....	2,306 50	
Union Marine—Liverpool.....	1,391 52	1,880 04
Totals.....	\$26,981 40	\$6,879 37

TABLE VI—BUSINESS IN STATE OF WISCONSIN DURING YEAR ENDING DEC. 31, 1919—

NAME OF COMPANY	Net premium received	Net losses paid
Underwriters at American Lloyds.....	\$3,571 53	

TABLE VI—BUSINESS IN STATE OF WISCONSIN DURING YEAR ENDING DEC. 31, 1919—

NAME OF COMPANY	Net premium deposits	Net losses paid
American Interinsurance Exchange.....	\$4,651 28	\$541 74
Canners Exchange—Sub. at Warners I. I. Bureau, Chicago.....	27,471 28	2,275 44
Lumber Manufacturers—New York.....		
Lumbermans Underwriters Alliance—Kansas City.....	24,746 03	8,514 82
Manufacturing Lumbermans—Kansas City.....	41,795 62	5,730 73
Manufacturing Woodworkers—Chicago.....	24,058 90	18,434 79
National Underwriters—Chicago.....	74 41	
Sprinklered Risk Underwriters—Chicago.....	697 51	438 57
Sub. at Druggists Indemnity Exchange—St. Louis.....	528 93	
Sub. at Hardware Underwriters—Elgin, Ill.....	572 47	7 22
Sub. at Individual Underwriters—New York.....	780 84	
Sub. at New York Reciprocal Underwriters—New York.....	618 39	
Sub. at Reciprocal Exchange—Kansas City.....	7,720 05	1,953 02
Underwriters Exchange—Kansas City.....	3,127 80	
Wholesale Grocers Sub. at Warners I. I. Bureau.....	1,567 96	
	\$138,411 47	\$37,896 33

FOREIGN MARINE INSURANCE COMPANIES.

Net losses incurred	Expenses chargeable to Wisconsin business	Unearned premium on Wisconsin business	Increase in unearned premiums during year	Net risks written in Wisconsin	Risks in force in Wisconsin
(34)	(1)	(2)	(3)	(31)	(30½)
\$104 95	\$163 45	\$69 13	—\$825 72	\$1,070,581 00	\$54,826 00
1,464 38	1,169 86	1,336 69	—654 72	261,188 00	187,785 00
3,391 05	3,147 55	1,096 84	253 95	1,050,419 00	250,896,466 00
943 04	2,352 64	438 52	112 49	173,255 00	
				341,790 00	
\$5,903 42	\$6,833 50	\$2,941 18	\$—1,114 00	\$2,897,233 00	\$251,139,071 00

LLOYDS COMPANIES.

Net losses incurred	Expenses chargeable to Wisconsin business	Unearned premium on Wisconsin business	Decrease in unearned premiums during year	Net Risks written in Wisconsin	Risks in force in Wisconsin
\$380 23	\$1,690 47	\$2,761 38	\$51 26	\$705,250 00	\$955,243 00

INTERINSURANCE ASSOCIATIONS.

Net losses incurred	Expense chargeable to Wisconsin business	Unearned premium on Wisconsin business	Increase in unearned premiums during year	Net risks written in Wisconsin	Risks in force in Wisconsin
\$1,068 49	\$1,864 43	\$2,325 64	\$564 99	\$606,420 00	
2,275 44	17,246 81	51,665 74	34,732 41	4,522,129 56	
8,514 82	7,219 30	14,438 60	1,008 88	1,970,900 00	
5,730 73	15,693 72	27,498 17	840 80	3,558,633 35	
18,434 79		12,745 27	—217 57	1,756,450 00	
	1,450 54	2,901 08	329 23	60,250 00	
438 57	277 59	1,389 52	—1,059 85	265,000 00	
	132 23	198 35	25 30	51,700 00	
7 22	175 06	452 82	452 82	58,150 00	
	1,288 47	2,589 17	1,005 17	1,135,000 00	
	464 96	2,144 45	540 01	801,600 00	
1,943 04	4,476 85	6,866 28	—41 30	1,246,800 00	
	301 07	3,548 24	—364 78	1,991,500 00	
	528 06	1,882 24	838 73	273,500 00	
\$38,413 10	\$51,119 09	\$130,645 57	\$38,654 84	\$18,297,032 91	

TABLE VII—UNDERWRITING EXHIBIT FOR THE YEAR ENDING DEC. 31, 1919—

NAME OF COMPANY	Underwriting income earned (13)	Losses incurred (22)	Underwriting expenses incurred (29)	Gain from underwriting (31)	Investment income earned (46)
British and Foreign Marine.....	\$1,526,128 06	\$1,089,435 25	\$699,067 84	*\$262,375 03	\$95,394 44
Indemnity Mutual Marine.....	827,603 87	622,093 59	269,029 39	*63,519 11	45,200 67
Marine.....	2,224,247 97	1,162,489 58	719,538 46	342,219 93	117,704 23
Standard Marine.....	2,725,463 61	1,221,980 47	604,448 55	899,034 29	120,934 47
Union Marine.....	823,420 88	612,764 45	379,298 73	*168,642 30	44,512 92
Totals.....	\$8,126,864 39	\$4,708,763 34	\$2,671,383 27	\$746,717 78	\$423,746 73

*Loss

TABLE VII—UNDERWRITING EXHIBIT FOR THE YEAR ENDING DEC. 31, 1919—

NAME OF COMPANY	Underwriting income earned	Losses incurred	Underwriting expenses incurred	Gain from underwriting	Investment income earned
Underwriters at American Lloyds...	\$241,712 33	\$106,057 13	\$107,258 88	\$28,396 32	\$43,943 72

FOREIGN MARINE INSURANCE COMPANIES.

Investment losses and expenses	Gain from investments	Gain from misc. sources	Increase in surplus during 1919	Per cent of losses incurred to premiums earned	Underwriting expenses to premiums earned	Per cent of losses and expenses incurred and dividends declared to income earned
(60)	(61)	(71)		(77)	(78)	(80)
\$40,696 24	\$54,698 20	*\$247,911 43	†\$455,588 26	\$76 36	\$49 00	\$112 80
18,008 09	27,192 58	*26,395 65	†62,722 18	77 20	33 40	104 10
17,591 20	100,113 03	*271,741 00	170,591 96	52 00	32 00	80 00
28,733 09	92,201 38	*1,315,502 66	†324,266 99	44 62	22 06	65 18
22,143 52	22,369 40	27,340 36	†118,932 54	73 70	45 60	116 80
\$127,172 14	\$296,574 59	*\$1,834,210 38	†\$790,918 01			

*Loss †Decrease

LLOYDS COMPANIES.

Investment losses and expenses	Gain from investments	Loss from misc. sources	Decrease in surplus during 1919	Percent of losses incurred to premiums earned	Percent of un- derwriting ex- penses to pre- miums earned	Per cent of losses and ex- penses incurred and dividends declared to income earned
\$34,132 62	\$9,811 10	\$44,680 01	\$6,472 59	\$0 44	\$0 45	\$1 02

TABLE I.—INCOME AND DISBURSEMENTS OF DOMESTIC MUTUAL FIRE
COMPANIES REPORTING

NAME OF COMPANY	Ledger assets Dec. 31, 1918	Net Collections from policyholders	Interest and Rents	All other Income	Total Income
Alma.....	\$9,237 43	\$388 80	\$356 00		\$744 80
American Motor Car.....	43 25	2,225 87		\$3,772 53	5,998 40
Badger.....	210,896 52	42,727 59	10,770 80		53,498 39
Baraboo.....	16,158 09	1,134 12	731 14	13 83	1,879 09
Campbellsport.....	51,760 54	37,286 03	2,535 31		39,821 34
Capital City.....	10,258 57	22,451 25	239 20	1,000 00	23,690 45
City of Plymouth.....	36,447 39	1,848 46	1,910 14	9 65	3,768 25
Commercial.....	7,475 37	11,949 60	160 00	1,483 80	13,593 40
Cream City.....	72,073 24	24,636 21	3,188 72		27,824 93
Druggist.....	12,618 03	6,629 24	693 24	17 00	7,309 48
Economical.....	6,088 83	687 21	198 60		885 81
Furniture Dealers.....	4,001 75	6,804 57	176 37	20 25	7,001 19
General.....	12,470 90	13,453 31	526 22	2,619 18	16,598 71
German Evangelical Lutheran.....	26,140 82	7,770 15	1,216 46		8,966 61
German M. Fire Aid.....	1,522 60	212 35	66 38		278 73
Germantown.....	301,142 19	27,513 59	13,550 86		41,064 45
Hardware Dealers.....	498,116 45	679,502 30	22,703 55	15,198 57	717,404 42
Herman Farmers.....	82,334 29	42,590 99	3,150 25		45,741 24
Kewaskum.....	36,398 30	26,979 66	1,336 68	524 00	28,840 34
La Crosse.....	8,128 47	10,312 27	290 99	337 84	10,941 10
() American of Milwaukee.....	20,058 54	6,744 08	1,034 37		7,778 45
Manitowoc.....	45,475 56	26,056 08	1,484 67		27,540 75
Market Mens.....	1,777 62	4,117 90	53 86	25 00	4,196 76
Mayville.....	11,954 13	17,699 36	319 27		18,018 63
Menomonie.....	16,340 45	1,727 78	726 05		2,453 83
Milwaukee.....	9,341 94	16,658 58	167 78	14,022 60	30,848 96
Motor Vehicle.....	4,910 08	2,705 26			2,705 26
Mutual Church.....	12,009 98	10,870 00	112 04	70 00	11,052 04
Mutual—Waukesha.....	17,037 73	2,526 59	690 67		3,217 26
Freshkoro.....	3,549 85	6,988 78	55 62		7,044 40
Portage.....	2,224 10	1,801 43	99 98	753 53	2,659 94
Retail Dealers.....	13,624 18	31,944 36	244 26	13,000 00	45,188 62
Retail Lumbermans.....	77,912 75	33,155 41	3,717 17	3,003 01	39,875 59
Security.....	10,000 00	8,707 42	315 42	41 27	9,064 11
Sheboygan Falls.....	30,520 43	31,755 04	947 90	192 95	32,895 89
Theresa.....	14,628 19	28,006 62	508 12	2,000 00	30,514 74
West Bend.....	103,885 42	41,217 44	5,596 92	3,018 92	49,833 28
Wisconsin Automobile.....	37,617 29	78,587 79	1,593 55	315 00	80,496 34
Wisconsin Church.....	50,043 60	20,791 75	1,520 67		22,312 42
National Jewelers.....	22,583 50	32,549 46	988 10	7 29	33,544 85
Ltd. Mutual Cond. Sales Co.....		363 80			363 80
Totals.....	\$1,908,808 37	\$1,372,078 50	\$83,947 33	\$61,451 22	\$1,517,477 05

COMPANIES NOT REPORTING

Citizens.....	\$10,338 07	\$30,879 70	\$236 45	\$2,336 39	\$33,452 54
De Forest.....	4,592 86	18,143 58		8,668 95	26,812 53
(2) Garage Owners.....	2,447 17	12,713 71		722 49	13,436 20
German Mutual—Manitowoc.....	9,702 18	1,088 33	411 91		1,502 24
Grant County.....	1 36	3,681 59	2 73	2,000 00	5,684 32
Mutual Bloomington.....		2,064 32	3 32	1,000 00	3,067 64
New Cyclone.....		2,639 14		743 89	3,383 03
N. W. Cheesemakers.....	1,837 87	5,561 47			5,561 47
Richland County.....	519 16	1,419 09		15 10	1,434 19
River Falls.....	47 87	1,378 93		370 00	1,748 93
Watertown.....	2,570 24	9,093 92	11 48		9,105 40
Wisconsin Limited.....	736 29	2,384 43		600 00	2,984 43
Totals.....	\$32,793 07	\$91,048 21	\$665 89	\$16,456 82	\$108,170 92

(1) Formerly Lutheran Mutual Home.

(2) Formerly Bower City.

INSURANCE COMPANIES DURING THE YEAR ENDING DEC. 31, 1919.

FULL LEGAL RESERVES.

Sum of Ledger assets, Dec. 31, 1918 plus income	Net losses paid	Expenses	Dividends to policyholders	All other Disburse- ments	Total Disburse- ments	Balance
\$9,982 23	\$75 95	\$198 55			\$274 50	\$9,707 73
6,041 65		4,870 65		\$1,050 00	5,920 65	121 00
264,394 91	10,286 86	24,597 85			34,884 71	229,510 20
18,037 18	210 97	398 29			609 26	17,427 92
91,581 88	15,731 71	17,854 25		21 58	33,607 54	57,974 34
33,949 02	7,232 50	11,400 93			18,633 43	15,315 59
40,215 64	305 57	668 77			974 34	39,241 30
21,068 77	4,722 65	6,010 67			10,733 32	10,335 45
99,898 17	8,141 33	11,774 63			19,915 96	79,982 21
19,927 51	9 14	2,468 98	\$2,637 99		5,116 11	14,811 40
6,974 64		155 77			155 77	6,818 87
11,002 94	16 74	2,778 33			2,795 07	8,207 87
29,069 61	3,574 95	6,392 60		602 42	10,569 97	18,499 64
35,127 43	6,824 59	3,406 17		264 41	10,495 17	24,632 26
1,801 33	2 63	125 59			128 22	1,673 11
342,206 64	7,518 53	15,055 92	50,000 00	243 96	72,818 41	269,388 23
1,215 520 87	132,151 21	117,252 75	244,699 74	373 00	494,476 70	721,044 17
128,075 53	23,284 39	18,035 30			41,319 69	86,755 84
65,238 64	7,396 05	12,645 45		589 01	20,630 51	44,608 13
19,069 57	2,226 50	3,963 26			6,189 76	12,879 81
27,836 99	2,400 85	3,219 18			5,620 03	22,216 96
73,016 31	12,106 55	10,490 35			22,596 90	50,419 41
5,974 38		1,654 51			1,654 51	4,319 87
29,972 76	-6,615 75	8,651 21			15,266 96	14,705 80
18,794 28	54 97	550 16		64 84	669 97	18,124 31
40,190 90	3,531 84	7,400 01		81 38	11,013 23	29,177 67
7,615 34	373 56	1,391 40			1,764 96	5,850 38
23,062 02	4,484 78	4,466 25	448 05		9,399 08	13,662 94
20,254 99	393 92	1,040 55			1,434 47	18,820 52
10,594 25	5,353 10	732 03		99 66	6,184 79	4,409 46
4,884 04	1,662 89	1,470 91			3,133 80	1,750 24
58,812 80	14,890 72	15,053 33		5,500 00	35,444 05	23,368 75
107,788 34	9,491 17	8,543 05	10,317 29	555 72	28,907 23	88,881 11
19,064 11	75 03	4,470 71			4,545 74	14,518 37
63,416 32	15,788 51	13,385 99		50 00	29,224 50	34,191 82
45,142 93	9,240 66	12,662 16		2,000 00	23,902 82	21,240 11
153,718 70	13,599 30	21,331 90		3,000 00	37,931 20	115,787 50
118,113 63	12,940 08	27,778 63			40,718 71	77,394 92
72,356 02	10,157 49	4,012 96		1,000 00	15,170 45	57,185 57
56,128 35	5,748 28	9,207 67	5,303 87	22 31	20,282 13	35,846 22
363 80		126 33			126 33	237 47
\$3,426,285 42	\$358,621 72	\$417,694 00	\$313,406 94	\$15,518 29	\$1,105,240 95	\$2,321,044 47

FULL LEGAL RESERVES.

\$43,790 61	\$11,220 00	\$13,338 91			\$24,558 91	\$19,231 70
31,405 30	13,273 80	9,024 06			22,297 86	9,197 53
15,883 37	5,418 16	4,835 28			10,253 44	5,629 93
11,202 42	27 90	461 01			488 91	10,713 51
5,685 68	1,790 67	1,264 00		\$2,000 00	5,054 67	631 01
3,067 64	959 03	872 79		1,060 97	2,892 79	174 85
3,383 03	1,000 00	583 59			1,583 59	1,799 44
7,399 34	2,689 53	2,896 04			5,585 57	1,813 77
1,953 35	657 62	490 24			1,147 86	805 49
1,796 80	730 00	152 52		620 00	1,502 52	294 28
11,675 64	4,380 89	4,324 98		35 18	8,741 05	2,934 59
3,720 72	906 57	1,087 32		1,000 00	2,993 89	726 83
\$140,963 99	\$43,054 17	\$39,330 74		\$4,716 15	\$87,101 06	\$53,862 93

TABLE II—LEDGER ASSETS—DOMESTIC MUTUAL
COMPANIES REPORTING FULL

NAME OF COMPANY	Real Estate	Mortgage Loans	Bonds and Stocks
Alma.....			
American Motor Car.....			
Badger.....	\$22,423 41	\$189,045 00	\$15,050 00
Baraboo.....			16,184 23
Campbellsport.....	5,000 00	38,200 00	2,500 00
Capital City.....			6,393 12
City of Plymouth.....		1,000 00	30,154 25
Commercial.....			
Cream City.....		69,750 00	2,500 00
Druggist.....			13,707 25
Economical.....			
Furniture Dealers.....			5,450 00
General.....		6,150 00	934 00
German Evangelical Lutheran.....		22,700 00	
German Mutual Fire Aid.....			1,534 00
German town.....	11,250 50	201,275 00	40,000 00
Hardware Dealers.....			653,336 00
Herman Farmers.....	8,442 93	59,400 00	2,032 00
Kewaskum.....		19,600 00	10,000 00
La Crosse.....		1,445 77	3,150 00
American.....			20,997 47
Manitowoc.....		31,624 98	7,750 00
Market Mens.....			1,700 00
Mayville.....		2,000 00	1,500 00
Menomonie.....		12,100 00	
Milwaukee.....		18,400 00	6,681 11
Motor Vehicle.....			
Mutual Church.....		1,500 00	700 00
Mutual-Waukesha.....			14,750 00
Neshkoro.....			
Portage.....		1,000 00	500 00
Retail Dealers.....		1,000 00	2,650 00
Retail Lumbermens.....		22,400 00	57,768 20
Security.....		8,700 00	4,194 63
Sheboygan Falls.....	2,725 19	12,300 00	4,812 14
Theresa.....		4,500 00	9,250 00
West Bend.....	3,880 00	90,925 00	12,569 00
Wisconsin Automobile.....		14,500 00	47,100 00
Wisconsin Church.....	1,000 00	30,287 00	1,500 00
National Jewelers.....			29,519 32
Limited Mutual Conditional Sales Co.....			
Totals.....	\$54,722 03	\$859,802 75	\$1,026,866 77

COMPANIES NOT REPORTING

Citizens.....		\$3,000 00	\$1,000 00
De Forest.....			
Garage Owners.....			
German Mutual—Manitowoc.....		7,690 00	2,000 00
Grant County.....			
Mutual—Bloomington.....			
New Cyclone.....			
N. W. Cheesemakers.....			
Richland County.....			
River Falls.....			
Watertown.....			200 00
Wisconsin Limited.....			
Totals.....		\$10,690 00	\$3,200 00

FIRE INSURANCE COMPANIES—DECEMBER 31, 1919

LEGAL RESERVES

Cash	Bills Receivable	Agents balances representing business written subsequent to Oct. 1	Agents balances representing business written prior to Oct. 1	All other Ledger Assets	Total Ledger Assets
\$9,707 73					\$9,707 73
121 00					121 00
2,232 76		\$671 27	\$87 76		229,510 20
1,218 76				\$24 93	17,427 92
8,524 39		3,693 88	56 07		57,974 34
4,646 22		4,276 25			15,315 59
1,587 05	\$6,500 00				39,241 30
9,227 15		1,108 30			10,335 45
5,794 54		1,776 94	160 73		79,982 21
1,104 15					14,811 40
6,818 87					6,818 87
1,825 03		932 84			8,207 87
5,111 50		5,943 97		360 17	18,499 64
890 31		985 69	56 26		24,632 26
139 11					1,673 11
16,092 15		770 58			269,388 23
37,008 65		29,005 01	1,694 51		721,044 17
12,526 12		4,354 79			86,755 84
8,306 95		2,800 36	830 82	3,070 00	44,608 13
6,208 33		2,057 79	17 92		12,879 81
736 49		397 73	85 27		22,216 96
7,094 04		3,238 81	711 58		50,419 41
1,667 50		952 37			4,319 87
9,434 88		1,715 49	55 43		14,705 80
6,024 31					18,124 31
1,929 88		2,077 99	88 69		29,177 67
5,384 44		192 73	273 21		5,850 38
423 56	9,742 77	1,268 30		28 31	13,662 94
4,070 52					18,820 52
4,409 46					4,409 46
30 45		219 79			1,750 24
15,858 46		3,693 09		167 20	23,368 75
6,015 11		2,697 80			88,881 11
680 81		882 13	60 75		14,518 37
4,965 31	1,223 50	5,714 74	2,450 94		34,191 82
2,816 61		3,395 57	1,277 93		21,240 11
4,801 67		2,910 02	701 81		115,787 50
3,053 87		9,141 05		3,600 00	77,394 92
23,784 64				613 93	57,185 57
4,691 78		1,614 48	20 64		35,846 22
237 47					237 47
\$247,202 03	\$17,465 77	\$98,489 76	\$8,630 82	\$7,864 54	\$2,321,044 47

LEGAL RESERVES

\$8,270 52		\$6,508 72	\$452 46		\$19,231 70
6,809 82		1,978 53	319 18		9,107 53
2,542 05		2,533 23	554 65		5,629 93
1,023 51					10,713 51
631 01					631 01
174 85					174 85
1,625 66	\$173 78				1,799 44
1,383 04		329 28	101 45		1,813 77
805 49					805 49
294 28					294 28
1,540 25		958 01	236 33		2,934 59
356 82		370 01			726 83
\$25,457 30	\$173 78	\$12,677 78	\$1,664 07		\$53,862 93

TABLE III.—ASSETS—GROSS AND ADMITTED OF DOMESTIC
COMPANIES REPORTING

NAME OF COMPANY	NON LEDGER ASSETS		
	Accrued interest	All other non-ledger assets	Total non-ledger assets
Alma.....			
American Motor Car.....			
Badger.....	\$2,909 40	\$1,678 68	\$4,588 08
Baraboo.....	342 50		342 50
Campbellsport.....	525 19	1,750 00	2,275 19
Capital City.....	105 00	600 00	705 00
City of Plymouth.....			
Commercial.....		319 75	319 75
Cream City.....	769 07	675 00	1,444 07
Druggist.....	122 55	75 00	197 55
Economical.....			
Furniture Dealers.....	37 75		37 75
General.....	109 25		109 25
German Evangelical Lutheran.....	200 84	275 00	475 84
German M. Fire Aid.....			
Germantown.....	2,579 91		2,579 91
Hardware Dealers.....	9,207 56		9,207 56
Herman Farmers.....	1,523 47	139,735 42	141,258 89
Kewaskum.....	319 03	890 00	1,209 03
La Crosse.....	125 48		125 48
American.....	321 06	250 00	571 06
Manitowoc.....		700 00	700 00
Market Mens.....	30 55		30 55
Mayville.....	75 98	269 63	345 51
Menomonie.....			
Milwaukee.....	430 00	450 45	880 45
Motor Vehicle.....			
Mutual Church.....	11 23	18 50	29 73
Mutual—Waukesha.....	199 60	25 00	224 60
Neshkoro.....			
Portage.....	7 08		7 08
Retail Dealers.....		1,241 10	1,241 10
Retail Lumbermans.....	1,247 19	271 80	1,518 99
Security.....	195 13	201 22	396 35
Sheboygan Falls.....		900 00	900 00
Theresa.....	56 45	1,500 00	1,556 45
West Bend.....	2,423 55	2,000 00	4,423 55
Wisconsin Automobile.....	1,227 21	500 00	1,727 21
Wisconsin Church.....	361 37	795 40	1,156 77
National Jewelers.....	259 36		259 36
Ltd. Mutual Cond. Sales Co.....			
	\$25,722 76	\$155,121 95	\$180,844 71

COMPANIES NOT REPORTING

Citizens.....		\$301 00	\$301 00
De Forest.....		500 00	500 00
Garage Owners.....			
German Mutual—Manitowoc.....			
Grant County.....		230 00	230 00
Mutual-Bloomington.....		170 00	170 00
New Cyclone.....			
N. W. Cheesemakers.....		300 00	300 00
Richland County.....		100 00	100 00
River Falls.....			
Watertown.....		375 00	375 00
Wisconsin Limited.....			
Totals.....		\$1,976 00	\$1,976 00

MUTUAL FIRE INSURANCE COMPANIES—DEC. 31, 1919.

FULL LEGAL RESERVES.

Gross Assets	DEDUCT ASSETS NOT ADMITTED			Admitted assets Dec. 31, 1919
	Agents balances written prior to Oct. 1	All other	Total	
\$9,707 73				\$9,707 73
121 00				121 00
234,098 28	\$87 76	\$1,678 68	\$1,766 44	232,331 84
17,770 42				17,770 42
60,249 53	56 07	1,750 00	1,806 07	58,443 46
16,020 59		600 00	600 00	15,420 59
39,241 30		70 00	70 00	39,171 30
10,655 20		319 75	319 75	10,335 45
81,426 28	160 73	1,425 00	1,585 73	79,840 55
15,008 95		75 00	75 00	14,933 95
6,818 87				6,818 87
8,245 62				8,245 62
18,608 89		360 17	360 17	18,248 72
25,108 10	56 26	275 00	331 26	24,776 84
1,673 11				1,673 11
271,968 14				271,968 14
730,251 73	1,694 51	17,595 00	19,289 51	710,962 22
228,014 73		139,753 42	139,753 42	88,261 31
45,817 16	830 82	890 00	1,720 82	44,096 34
13,005 29	17 92		17 92	12,987 37
22,788 02	85 27	1,064 97	1,150 24	21,637 78
51,119 41	711 58	700 00	1,411 58	49,707 83
4,350 42		50 00	50 00	4,300 42
15,051 41	55 43	269 63	325 06	14,726 35
18,124 31				18,124 31
30,058 12	88 69	400 00	488 69	29,569 43
5,850 38	273 21		273 21	5,577 17
13,692 67		18 50	18 50	13,674 17
19,045 12		25 00	25 00	19,020 12
4,409 46				4,409 46
1,757 32				1,757 32
24,609 85		1,241 10	1,241 10	23,368 75
90,400 10				90,400 10
14,914 72	60 75	200 00	260 75	14,653 97
35,091 82	2,450 94	2,123 50	4,574 44	30,517 38
22,796 56	1,277 93	1,500 00	2,777 93	20,018 63
120,211 05	701 81	2,000 00	2,701 81	117,509 24
79,122 13				79,122 13
58,342 34		795 40	795 40	57,546 94
36,105 58	20 64	127 00	147 64	35,957 94
237 47				237 47
\$2,501,889 18	\$8,360 32	\$175,307 12	\$183,937 44	\$2,317,951 74

FULL LEGAL RESERVES.

\$19,532 70	\$452 46	\$301 00	\$753 46	\$18,779 24
9,607 53	319 18	500 00	819 18	8,788 35
5,629 93	554 65		554 65	5,075 28
10,713 51				10,713 51
861 01		230 00	230 00	631 01
344 85		170 00	170 00	174 85
1,799 44				1,799 44
2,113 77	101 45	300 00	401 45	1,712 32
905 49		100 00	100 00	805 49
294 28				294 28
3,309 59	236 33	375 00	611 33	2,698 26
726 83				726 83
\$55,838 93	\$1,664 07	\$1,976 00	\$3,640 07	\$52,198 86

**TABLE IV—LIABILITIES, SURPLUS AND RISK EXHIBIT OF
COMPANIES REPORTING FULL**

NAME OF COMPANY	LIABILITIES			
	Unpaid Losses	Unearned Premiums	Borrowed Money	All other Liabilities
Alma.....		\$264 55		
American Motor Car.....				
Badger.....		50,647 10		\$1,900 00
Baraboo.....	\$10 00	1,314 31		22 68
Campbellsport.....	375 00	27,181 08		1,100 00
Capital City.....	327 83	14,275 42		322 06
City of Plymouth.....		1,733 31		
Commercial.....	396 62	7,462 64		1,565 10
Cream City.....		21,906 99		724 05
Druggist.....		3,444 76		3,434 96
Economical.....				
Furniture Dealers.....		2,805 67		750 65
General.....		10,078 63		3,174 56
German Evangelical Lutheran.....	235 00	18,663 97		511 84
German M. Fire Aid.....		345 67		
Germantown.....		28,200 80		
Hardware Dealers.....	11,910 23	345,015 65		9,136 78
Herman Farmers.....	1,116 01	57,981 96		1,458 29
Kewaskum.....	992 97	21,087 75		1,593 15
La Crosse.....		6,458 75		726 49
American.....	19 00	9,635 98		120 75
Manitowoc.....		19,078 28		1,830 70
Market Mens.....	29 00	2,149 75		302 20
Mayville.....	300 00	12,462 18		
Menomonie.....		1,947 27		
Milwaukee.....		10,859 45		275 00
Motor Vehicle.....		1,352 63		37 20
Mutual Church.....	3,417 71	5,299 17		671 46
Mutual-Waukesha.....		2,858 81		98 00
Neshkoro.....		500 00		15 00
Portage.....		1,071 99		85 93
Retail Dealers.....		20,161 36		
Retail Lumbermens.....		15,738 92		833 20
Security.....		5,265 41		100 00
Sheboygan Falls.....		21,158 76		2,523 80
Theresa.....	2,041 50	17,674 30		16 00
West Bend.....	511 03	37,962 78		1,200 00
Wisconsin Automobile.....	275 00	57,891 08		362 37
Wisconsin Church.....	1,750 00	40,147 34		
National Jewelers.....		17,449 21		729 95
Limited Mutual Conditional Sales Co.....		181 90		
Totals.....	\$23,706 90	\$919,715 58		\$35,622 17

COMPANIES NOT REPORTING

Citizens.....	\$939 13			\$2,738 20
De Forest.....	824 31			232 61
Garage Owners.....	750 00			663 44
German Mutual-Manitowoc.....				
Grant County.....				
Mutual-Bloomington.....				
New Cyclone.....				441 32
N. W. Cheesemakers.....	749 69			
Richland County.....	41 97			
River Falls.....				
Watertown.....				100 55
Wisconsin Limited.....				
Totals.....	\$3,305 10			\$4,182 12

DOMESTIC MUTUAL FIRE INSURANCE COMPANIES

LEGAL RESERVE

Total Liabilities	Surplus Dec. 31, 1919	RISK EXHIBIT				Net amount In force Dec. 31, 1919
		In force Dec. 31, 1918	Written during 1919	Reinsured expired and cancelled		
\$264 55	\$9,443 18	\$43,700 00	\$46,075 00	\$26,000 00	\$63,775 00	
	121 00	381,615 10	1,158,564 50	1,540,179 60		
52,547 10	179,784 74	14,866,324 82	7,722,999 15	6,569,740 64	16,019,583 33	
1,346 99	16,423 43	527,744 00	237,445 00	221,245 00	543,944 00	
28,656 08	29,787 38	5,727,681 00	3,863,887 00	3,658,096 00	5,933,472 00	
14,925 31	495 28	1,608,145 37	2,594,798 59	1,613,808 11	2,589,135 85	
1,733 31	37,437 99	757,580 00	309,475 00	284,610 00	782,445 00	
9,424 36	911 09	912,384 34	1,150,593 28	755,981 04	1,306,996 58	
22,631 04	57,209 51	4,686,140 14	3,230,192 52	2,273,113 98	5,643,218 68	
6,879 72	8,054 23	439,650 00	533,250 00	434,350 00	538,550 00	
	6,818 87	148,250 00	153,025 00	148,250 00	153,025 00	
3,556 32	4,689 30	458,485 00	733,485 00	784,020 00	407,950 00	
13,253 19	4,995 53	1,052,911 00	1,447,773 00	998,345 00	1,502,339 00	
19,410 81	5,366 03	2,891,258 00	641,998 00	871,478 00	2,661,778 00	
345 67	1,327 44	185,825 00	54,075 00	52,385 00	187,515 00	
28,200 80	243,767 34	4,809,302 00	2,628,754 00	2,247,474 00	5,190,582 00	
366,062 66	344,899 56	25,806,711 00	39,684,599 00	30,041,233 00	35,450,077 00	
60,556 26	27,705 05	11,592,195 00	4,726,946 00	3,707,943 00	12,611,198 00	
23,673 87	20,422 47	4,621,989 00	2,891,581 00	2,764,851 00	4,748,719 00	
7,185 24	5,802 13	780,270 00	972,219 00	640,777 00	1,111,712 00	
9,775 73	11,862 05	3,786,328 00	1,368,708 00	1,128,513 00	4,026,523 00	
20,908 98	28,798 85	3,699,710 00	2,354,610 00	2,341,040 00	3,713,280 00	
2,480 95	1,819 47	239,600 00	562,925 00	501,125 00	301,400 00	
12,762 18	1,964 17	2,239,019 12	1,868,741 12	1,444,958 32	2,661,801 92	
1,947 27	16,177 04	584,083 00	262,590 00	220,680 00	625,993 00	
11,134 45	18,434 98	1,343,768 00	1,849,018 00	1,225,970 00	1,966,816 00	
1,389 83	4,187 34	217,003 00	292,984 50	285,469 00	224,518 50	
9,388 34	4,285 83	3,724,926 00	3,181,915 00	3,663,742 00	3,243,099 00	
2,956 81	16,063 31	1,168,750 00	520,175 00	416,875 00	1,272,050 00	
515 00	3,894 46	1,806,361 00	639,016 00	530,030 00	1,915,347 00	
1,157 92	599 40	164,632 00	184,555 00	135,438 00	213,749 00	
20,161 36	3,207 39	2,650,504 00	3,116,535 00	2,388,314 00	3,378,725 00	
16,572 12	73,827 98	3,260,372 50	4,553,072 00	4,779,922 50	3,033,522 00	
5,365 41	9,288 56		958,343 00	103,437 00	854,906 00	
23,682 56	6,834 82	3,830,559 51	2,670,074 72	2,661,371 93	3,839,262 30	
19,731 80	286 83	3,085,307 53	2,531,607 75	2,346,209 72	3,270,705 56	
39,673 81	77,835 43	9,785,892 00	5,192,220 00	4,991,151 00	9,986,961 00	
58,528 45	20,593 68	4,264,459 21	3,899,064 00	2,277,489 93	5,886,033 28	
41,897 34	15,649 60	6,046,663 00	1,797,023 00	1,463,239 00	6,380,447 00	
18,179 16	17,778 78	1,410,600 00	2,381,050 00	1,506,875 00	2,284,775 00	
181 90	55 57					
\$979,044 65	\$1,338,907 09	\$134,606,698 64	\$114,965,962 13	\$93,045,730 00	\$156,526,930 00	

FULL LEGAL RESERVES

\$3,677 33	\$15,101 91	\$3,240,237 00	\$3,387,955 00	\$2,929,145 00	\$3,699,047 00
1,056 92	7,731 43	2,049,481 00	1,553,839 00	1,576,881 00	2,026,439 00
1,413 44	3,661 84	1,183,172 00	1,129,444 00	1,066,350 00	1,246,266 00
	10,713 51	358,470 00	168,575 00	155,050 00	371,995 00
	631 01	955,437 00	303,345 00	337,700 00	921,082 00
	174 85	622,991 00	225,275 00	216,750 00	631,516 00
441 32	1,358 12		314,313 00		314,313 00
749 69	962 63	764,463 27	584,414 80	529,491 55	819,386 52
41 97	763 52	249,365 00	104,616 00	110,857 00	243,124 00
	294 28	300,800 00	107,700 00	149,980 00	258,520 00
106 55	2,591 71	1,027,763 00	882,303 00	712,668 00	1,197,398 00
	726 83	319,805 82	222,397 07	232,432 49	309,770 40
\$7,487 22	\$44,711 00	\$11,071,985 09	\$8,984,176 87	\$8,017,305 04	\$12,038,856 92

TABLE V.—UNDERWRITING EXHIBIT OF DOMESTIC
COMPANIES REPORTING

NAME OF COMPANY	Premiums earned during the year	Gain or loss from under- writing profit and loss items	Underwriting income earned during 1919	Losses incurred	Underwrit- ing expense incurred
Alma.....	\$304 43		\$304 43	\$75 95	\$198 55
American Motor Car.....	2,225 87	\$2,722 53	4,948 40		4,870 65
Badger.....	35,371 35	*63 62	35,307 73	10,286 86	23,968 21
Baraboo.....	1,151 05		1,151 05	220 97	402 23
Campbelsport.....	35,565 01	*24 32	35,540 69	15,606 71	17,678 52
Capital City.....	16,747 67	90 43	16,838 10	7,545 33	11,546 90
City of Plymouth.....	1,738 08	9 65	1,747 73	305 57	563 89
Commercial.....	9,558 67		9,558 67	5,119 27	5,877 52
Cream City.....	19,285 45	*54 60	19,230 85	8,141 33	12,321 93
Druggist.....	5,984 48		5,984 48	9 14	2,468 98
Economical.....	687 21		687 21		155 77
Furniture Dealers.....	6,089 83		6,089 83	16 74	3,235 63
General.....	8,069 71	2,646 10	10,715 81	3,574 95	9,476 72
German Evangelical Lutheran.....	8,299 30	*249 25	8,050 05	5,506 24	3,516 61
German M. Fire Aid.....	252 47		252 47	2 63	125 59
Germantown.....	24,695 32		24,695 32	7,518 53	14,818 47
Hardware Dealers.....	580,798 95	*895 11	579,903 84	128,061 44	116,223 96
Herman Farmers.....	36,328 45	106 45	36,434 90	22,260 40	18,013 36
Kewaskum.....	25,592 62	356 17	25,948 79	7,389 02	12,703 27
La Crosse.....	8,076 16	175 30	8,251 46	2,226 50	4,279 26
American.....	6,717 01	*15 15	6,701 86	2,399 85	3,092 30
Manitowoc.....	26,553 58	304 25	26,857 83	12,106 55	11,171 53
Market Mens.....	2,931 45		2,931 45	29 00	1,954 86
Mayville.....	15,334 15		15,334 15	6,615 75	8,651 21
Menomonie.....	2,041 67	*64 84	1,976 83	54 97	534 69
Milwaukee.....	12,254 49	*124 01	12,130 48	3,031 84	7,675 01
Motor Vehicle.....	2,759 55	97	2,760 52	373 56	1,389 91
Mutual Church.....	10,076 67	70 00	10,146 67	7,103 05	4,431 05
Mutual—Waukesha.....	2,041 73		2,041 73	393 92	1,120 27
Neshkoro.....	6,988 78	*99 66	6,889 12	5,353 10	747 03
Portage.....	1,495 55	227 99	1,723 54	1,662 89	822 62
Retail Dealers.....	26,266 09		26,266 09	14,890 72	15,053 33
Retail Lumbermans.....	32,153 74	3,003 01	35,156 75	9,057 17	8,396 37
Security.....	3,442 01	*60 75	3,381 26	75 03	3,870 71
Sheboygan Falls.....	27,799 16	1,871 11	29,670 27	14,488 51	14,653 14
Theresa.....	26,020 50	54 75	26,075 25	10,782 16	12,665 66
West Bend.....	38,329 09	*701 81	37,627 28	12,120 09	21,112 06
Wisconsin Automobile.....	50,270 69		50,270 69	12,590 08	27,840 15
Wisconsin Church.....	17,401 14		17,401 14	9,957 49	3,873 60
National Jewelers.....	24,338 88	142 49	24,481 37	5,748 28	9,582 52
Ltd. Mutual Cond. Sales Co.....	181 90		181 90		126 33
	\$1,162,219 91	\$9,428 08	\$1,171,647 99	\$352,701 59	\$421,272 53

*Loss.

MUTUAL FIRE INSURANCE COMPANIES.

FULL LEGAL RESERVES.

Gain or loss from Underwriting	Interest and Rents earned	Profit on Investments	Investment Income earned	Loss on Investments	Investment Expenses	Investment Losses and Expenses
\$29 93	\$356 00		\$356 00			
77 75						
1,052 66	11,341 38		11,341 38		\$979 64	\$979 64
527 85	773 64	\$13 83	787 47		18 74	18 74
2,265 46	2,580 85		2,580 85		175 73	175 73
*2,254 13	344 20		344 20			
878 27	1,910 14		1,910 14	\$70 00	104 88	174 88
*1,438 12	160 00		160 00			
*1,232 41	3,381 43		3,381 43	750 00	176 75	926 75
3,506 36	663 24	17 00	680 24			
531 44	198 60		198 60			
2,837 46	171 00	20 25	191 25		3 75	3 75
*2,335 86	*197 54		*197 54		8 84	8 84
*972 80	1,325 46		1,325 46		29 31	29 31
124 25	66 38		66 38			
2,358 32	13,357 69		13,357 69		481 41	481 41
335,618 44	24,716 62	14,992 00	39,708 62	18,408 00	686 66	19,094 66
*3,838 86	3,329 36		3,329 36	18 00	263 13	281 13
5,856 50	1,370 23	24 00	1,394 23		50 21	50 21
1,745 70	333 59		333 59			
1,209 71	1,031 43		1,031 43	467 50		467 50
3,579 75	1,484 67		1,484 67		43 07	43 07
947 59	57 41	25 00	82 41	50 00	1 85	51 85
67 19	323 26		323 26			
1,287 17	726 05		726 05		15 47	15 47
1,423 63	451 24	73 05	524 29			
997 05						
*1,387 43	114 20		114 20			
527 54	672 17		672 17		18 28	18 28
788 99	55 62		55 62			
*761 97	84 46		84 46			
*3,677 96	244 26		244 26			
17,703 21	3,698 85	89 80	3,788 65	167 80	197 88	365 68
*564 48	509 85	43 19	553 04			
528 62	947 90	192 95	1,140 85	50 00		50 00
2,627 43	474 57		474 57		12 50	12 50
4,395 13	5,544 67		5,544 67		219 84	219 84
9,840 46	2,555 29	315 00	2,870 29			
3,570 05	1,556 69		1,556 69	1,000 00	139 36	1,139 36
9,150 57	1,047 90	7 19	1,055 09	149 31		149 31
55 57						
\$397,673 87	\$87,762 76	\$15,813 26	\$103,576 02	\$21,130 61	\$3,627 30	\$24,757 91

TABLE V—UNDERWRITING EXHIBIT OF DOMESTIC
COMPANIES REPORTING

NAME OF COMPANY	Gain or Loss from Investments during 1919	Deduct Dividends to Policyholders	Miscellaneous
Alma.....	\$356 00		
American Motor Car.....			
Badger.....	10,361 74		
Baraboo.....	768 73		
Campbellsport.....	2,405 12		
Capital City.....	344 20		(2)\$1,000 00
City of Plymouth.....	1,735 26		
Commercial.....	160 00		(2)1,000 00
Cream City.....	2,454 68		
Druggist.....	680 24	\$3,434 96	
Economical.....	198 60		
Furniture Dealers.....	187 50		
General.....	*206 38		(3)199 25
German Evangelical Lutheran.....	1,296 15		
German Mutual Fire Aid.....	66 38		
Germantown.....	12,876 28		
Hardware Dealers.....	20,613 96	247,772 83	(1)5,215 98
Herman Farmers.....	3,048 23		
Kewaskum.....	1,344 02		(3)500 00
La Crosse.....	333 59		
American Mutual.....	563 93		
Manitowoc.....	1,441 60		
Market Mens.....	30 56		
Mayville.....	323 26		
Menomonie.....	710 58		
Milwaukee.....	524 29		(2)14,000 00
Motor Vehicle.....			
Mutual Church.....	114 20	448 05	
Mutual—Waukesha.....	653 89		
Neshkoro.....	55 62		
Portage.....	84 46		
Retail Dealers.....	244 26		(2)7,500 00
Retail Lumbermans.....	3,422 97	10,317 29	(3)387 92
Security.....	553 04		(4)700 00
Sheboygan Falls.....	1,090 85		
Theresa.....	462 07		
West Bend.....	5,324 83		(3)18 92
Wisconsin Automobile.....	2,870 29		
Wisconsin Church.....	417 33		
National Jewelers.....	905 78	5,303 37	
Limited Mutual Conditional Sales Co.....			
	\$78,818 11	\$267,277 00	\$26,909 89

*Deficit.

(1)Increase on account of Special Deposits not admitted.

(2)Surplus Notes

(3)Miscellaneous Disbursement

(4)Decrease.

(5)Interest on Surplus Notes.

MUTUAL FIRE INSURANCE COMPANIES—Continued.

FULL LEGAL RESERVES

Surplus Dec. 31, 1918	Surplus Dec. 31, 1919	Increase in surplus during 1919	Per cent of losses incurred to premiums earned	Per cent of under- writing expense incurred to premiums earned	Per cent of losses and total ex- penses incurred and dividends declared to total income earned
\$9,057 25	\$9,443 18	\$385 93	24	65	41
43 25	121 00	77 75		218	96
168,370 34	179,784 74	11,414 40	29	68	76
15,126 85	16,423 43	1,296 58	19	54	33
25,126 80	29,787 38	4,660 58	44	50	88
1,405 21	495 28	(4)909 93	45	68	111
34,824 46	37,437 99	2,613 53	17	32	28
1,189 21	911 09	(4)278 12	54	61	115
55,987 24	57,209 51	1,222 27	42	64	94
7,302 59	8,054 23	751 64	01	41	87
6,088 83	6,818 87	730 04		23	17
1,664 34	4,689 30	30,024 96	01	53	51
7,737 02	4,995 53	(4)2,741 49	44	117	124
5,042 68	5,366 03	323 35	66	42	96
1,136 81	1,327 44	190 63	01	49	40
228,532 74	243,767 34	15,234 60	31	60	40
231,224 01	344,899 56	113,675 55	22	20	82
28,495 68	27,705 05	(4)790 63	61	50	102
13,721 95	20,422 47	6,700 52	29	49	74
3,722 84	5,802 13	2,079 29	27	53	76
10,088 41	11,862 05	1,773 64	36	46	77
23,777 50	28,798 85	5,021 35	45	42	82
841 32	1,819 47	978 15	01	66	66
1,573 72	1,964 17	390 45	43	56	100
14,179 29	16,177 04	1,997 75	3	27	26
2,487 06	18,434 98	15,947 92	25	59	83
3,190 29	4,187 34	997 05	13	50	64
6,007 11	4,285 83	(4)1,721 28	70	44	116
14,881 88	16,063 31	1,181 43	16	54	
3,049 85	3,894 46	844 61	76	10.5	87
1,276 91	599 40	(4)677 51	111	55	137
*858 91	3,207 39	4,066 30	56	56	112
63,407 01	73,827 98	10,420 97	28	26	71
10,000 00	9,288 56	(4)711 44	2	112	115
5,215 35	6,834 82	1,619 47	52	53	95
*2,802 67	286 83	3,089 50	41	48	88
68,096 55	77,835 43	9,738 88	32	55	77
7,882 93	20,593 68	12,710 75	25	55	76
11,662 22	15,649 60	3,987 38	57	22	78
13,026 30	17,778 78	4,752 48	24	39	81
	55 57	55 57		69	69
\$1,102,782 22	\$1,338,907 09	\$236,124 87			

TABLE I.—INCOME—DECEMBER 31, 1919—

Co. No.	NAME OF COMPANY	NAME OF SECRETARY	ADDRESS OF SECRETARY	Ledger assets Dec. 31, 1918	Premiums
1	Albion.....	L. G. Hall	Edgerton	\$9,701 28	\$10,769 03
2	Alden and Black Brook.....	A. Ryder	Amery	2,180 60	2,571 69
3	Apple River Scandinavian.....	Frank Remund	Amery	1,077 59	1,546 26
4	Arkdale.....	E. O. Prochaska	Friendship	2,133 52	3,030 83
5	Arlington Farmers.....	A. C. Ellickson	Arlington	6,952 15	6,544 17
6	Ashippun.....	Ever Larson	Oconomowoc	1,057 35	1,141 55
7	Ashford.....	J. A. Hendricks	Campbellsport, 20	1,014 93	834 20
8	Aurora.....	O. A. Olson	Wautoma	3,700 26	2,182 98
9	Baraboo.....	Franklin Johnson	Baraboo	5,354 28	
10	Berlin Farmers M. Fire & Lightning	F. G. Radloff	Naugart, 1	16,541 73	28,400 23
11	Berry and Roxbury.....	Geo. Hoessel	Cross Plains	42 48	
12	Bloomfield.....	M. A. Koehler	W. Bloomfield	1,551 90	1,040 00
13	Bloomington Farmers.....	Oscar Knapp	Bloomington	10 43	
14	Blue Mounds Fire & Lightning.....	K. H. Stolen	Mt. Horeb	*—395 08	3,076 25
15	Bohemian Farmers.....	H. J. Lukes	Kewaunee, 6	2,499 92	1,229 66
16	Bohemian Kossuth.....	A. Skariwoda	Whitelaw, 1	70,526 53	12,708 86
17	Brighton Mutual Fire & Lightning	James R. Ward	Burlington	358 07	
18	Bristol Mutual—Kenosha.....	C. E. Williams	Bristol	65 01	
19	Burnett & Beaver Dam Farmers.....	Amos G. Baker	Beaver Dam	819 96	1,392 58
20	Calamus.....	Owen Hartt	Columbus, 2	308 40	
21	Caledonia Farmers—Columbia Co.	W. E. Stewart	Merrimac, 1	341 46	
22	Caledonia Town—Racine County..	Leonard A. Thelen	Caledonia	768 00	
23	Caledonia Town—Waupaca Co.	Robt. Kiesow	Readfield	603 21	338 83
24	Calumet County.....	L. W. Hiske	New Holstein	11,852 84	1,821 91
25	Cedarburg.....	John G. Blank	Cedarburg	31,645 51	15,007 01
26	Cicero.....	Julius Buholz	Seymour	132 19	5,929 42
27	Columbus.....	A. H. Kunn	Columbus	1,649 93	639 62
28	Cottage Grove.....	H. R. Henry	Macfarland	4,532 53	5,832 03
29	Crawford County Farmers.....	Frank Gander	Soldiers Grove	1,799 73	9,520 84
30	Crystal Lake Farmers.....	Ed. Gelhar	Neshkoro, 3	2,039 75	
31	Darlington.....	W. H. McConnell	Darlington	5,154 56	2,219 05
32	Dayton Farmers—Richland Co.	August Berger	Boaz	1,283 46	1,208 49
33	Dayton Mutual—Waupaca Co.	A. R. Potts	Waupaca, 2	409 81	165 46
34	Dodgeville Town Farmers.....	Chas. H. Berryman	Dodgeville	*—80 93	1,786 23
35	Dupont Farmers.....	R. Strassburg	Marion	11,676 78	4,415 06
36	Eagle Point.....	H. V. Bartlett	Chippewa Falls, 3	19,918 01	3,157 14
37	Eastman Bohemian.....	Thos. Polodna	Bridgeport	4,368 02	1,434 47
38	Elba.....	J. C. Bruecher	Reeseville	2,429 80	1,461 34
39	Etrick Scandinavian.....	C. M. Scarseth	Etrick, 3	37,256 90	13,479 74
40	Fall Creek Farmers.....	A. H. Schiefelbein	Fall Creek	264 78	1,624 15
41	Farmers Equity—Brillion.....	H. C. Ullrich	Brillion	619 07	3,101 38
42	Farmers Home Mut.—Ellington.....	Rufus Poole	Hortonville	656 88	8,733 22
43	Farmers Home Mut.—Little Chute	Cor. Van Gompel	Little Chute, 1	1,224 59	755 23
44	Farmers Mutual—Albany.....	Louis Thalacker	Mondovi	2,632 45	1,016 02
45	Farmers Mut.—Bayfield County..	Nels M. Oscar	Washburn	854 23	1,544 44
46	Farmers Mut.—New Berlin.....	A. H. Graser	Waukesha, 4	1,847 65	377 17
47	Farmers Mutual—Bristol.....	N. S. Davison	Sun Prairie	553 91	227 87
48	Farmers Mutual—Burlington.....	F. J. Schuerman	Burlington, 3	3,831 38	1,733 93
49	Farmers Mut.—Ashland & Price.	O. A. Schackel	Butternut	227 47	1,066 45
50	Farmers Mutual—Clarno.....	E. A. Hoffman	Monroe	895 46	1,588 44
51	Farmers Mutual—Dover.....	John Beecher	Union Grove, 3	1,161 42	1,026 00
52	Farmers Mutual—Eagle.....	T. A. McClary	Musoda, 1	252 18	1,055 49
53	Farmers Mutual—Franklin.....	Chas. Koehne	Oakwood, 1	1,561 45	
54	Farmers Mutual—Geneva.....	W. E. Ledger	Lake Geneva	514 45	481 18
55	Farmers Mutual—Greenfield.....	Joseph Zingsheim	West Allis, 4	1,283 64	697 97

TOWN MUTUAL FIRE COMPANIES

INCOME								
Assess-ments	Policy fees	Deduct re-insurance, dividends and cancellations	Policy Fees Net pre-miums and assess-ments, less cancellations	Borrowed money	All other income	Total in-come dur-ing 1919	Ledger assets Dec. 31, 1918 and income of 1919	Co. No.
	\$1,047 50	\$500 12	\$11,316 41		\$199 84	\$11,516 25	\$21,217 53	1
\$11,602 29	721 00		14,894 98	\$2,200 00	28 00	17,122 98	19,303 58	2
36 35	311 50		1,894 11	700 00		2,594 11	3,671 70	3
	278 50	54 67	3,254 66	1,000 00	37 55	4,292 21	6,425 73	4
	1,124 00	1,008 55	6,659 62		120 00	6,779 62	13,731 77	5
	147 75	41 71	1,247 59		18 00	1,265 59	2,322 94	6
8,709 90	345 00	3 00	9,886 10	3,648 00		13,534 10	14,549 03	7
11,608 29	822 00		14,613 27			14,613 27	18,313 53	8
7,695 17	523 00	109 88	8,108 29	4,500 00	167 25	12,775 54	18,129 82	9
	1,594 00	4,401 37	25,592 86		374 12	25,966 98	42,508 71	10
1,720 57	527 00		2,247 57			2,247 57	2,290 05	11
6,707 56	376 50		8,124 06	2,300 00		10,424 06	11,975 96	12
7,816 55	783 00		8,599 55	3,600 00		12,199 55	12,209 98	13
9,278 55	300 00		12,654 80	7,709 40		20,364 20	19,969 12	14
	166 50		1,396 16		84 17	1,480 33	3,980 25	15
	697 50	819 88	12,586 48		2,638 01	15,224 49	85,751 02	16
806 51	156 00		962 51			962 51	1,320 58	17
1,775 46	78 00		1,853 46	800 00		2,653 46	2,718 47	18
3,025 99	186 50		4,605 07	2,000 00		6,605 07	7,425 03	19
160 82	72 00		232 82			232 82	541 22	20
	15 00		15 00			15 00	356 46	21
2,281 45	352 00		2,633 45			2,633 45	3,401 45	22
1,976 82	187 39		2,503 04	1,300 00		3,803 04	4,406 25	23
	1,022 30	11 86	2,832 35		165 75	2,998 10	14,850 94	24
	43 00	667 36	14,382 65		3,300 91	17,683 56	49,329 07	25
10 19	923 25	286 07	6,576 79	992 57		7,569 36	7,701 55	26
42 59	241 50	30 27	893 44	380 00	90	1,274 34	2,924 27	27
7,959 32	612 50	186 28	14,217 57	1,000 00	180 33	15,397 90	19,930 43	28
2,148 83	368 00	428 93	11,608 74			11,608 74	13,408 47	29
4,965 68	666 50		5,632 18			5,632 18	7,671 93	30
21,359 46	1,443 05		25,021 56	8,500 00		33,521 56	38,676 12	31
437 74	244 50	62 78	1,827 95		8 76	1,836 71	3,120 17	32
756 02	40 25		961 73		7 93	969 66	1,379 47	33
	67 22	7 30	1,846 15	123 66		1,969 81	1,888 88	34
	813 00		5,228 06		120 00	5,348 06	17,024 84	35
27,295 74	1,668 31		32,121 19	3,500 00	134 28	35,755 47	55,673 48	36
	163 00	70 62	1,526 85		137 12	1,663 97	6,031 99	37
8,058 05	485 00		10,004 39			10,004 39	12,434 19	38
	895 50	289 93	14,085 31		1,549 65	15,634 96	52,891 86	39
25,072 34	811 00		27,507 49			27,507 49	27,772 27	40
11,728 05	490 50	72 13	15,247 80		195 63	15,443 43	16,062 50	41
13,329 13	926 50	517 26	22,471 59	4,450 00	370 55	27,292 14	27,949 02	42
9 23	55 50		819 96		30 00	849 96	2,074 55	43
3,169 35	177 75	349 22	4,013 90			4,013 90	6,646 35	44
	364 00	23 81	1,884 63		17 50	1,902 13	2,756 36	45
16 15	159 00		552 32			552 32	2,399 97	46
44 99	142 86	1 33	414 39			414 39	968 30	47
5,131 04	206 00		7,070 97			7,070 97	10,902 35	48
1,452 72	173 50	35 51	2,657 16			2,657 16	2,904 63	49
3,913 00	98 50	90 55	5,509 39	1,000 00	14 20	6,523 59	7,419 05	50
	117 00		1,143 00			1,143 00	2,304 42	51
	72 00		1,127 49			1,127 49	1,379 67	52
7,045 89	406 00	83	7,451 06			7,451 06	9,012 51	53
9,742 98	134 00		10,358 16	1,700 00		12,058 16	12,572 61	54
	234 00	38 50	893 47		62 72	956 19	2,239 83	55

*Deficit.

TABLE I.—INCOME—DECEMBER 31, 1919—

Co. No.	NAME OF COMPANY	NAME OF SECRETARY	ADDRESS OF SECRETARY	Ledger assets Dec. 31, 1918	Premiums
56	Farmers Mutual—Grover.....	John C. Noe.....	Peshtigo, 2.....	\$1,214 07	\$5,007 19
57	Farmers Mutual—Harmony.....	Wm. A. McEwan.....	Milton Jct.....	2,049 88	2,150 46
58	Farmers Mutual—Haugen.....	Fred Bruha.....	Haugen, 3.....	2,132 09	288 62
59	Farmers Mutual—Hayward.....	Frank Olson.....	Hayward.....	1 05	109 66
60	Farmers Mutual—Lake.....	H. L. Howard.....	Milwaukee, 2.....	293 22	
61	Farmers Mutual—Lewiston.....	Jas. S. Gay.....	Briggsville.....	102 67	
62	Farmers Mutual—Marcellon.....	J. B. Jerred.....	Portage, 1.....	1,304 69	69 71
63	Farmers Mut. Pro. F. I. Co. of Me- dina, York, Sun Prairie & Deerfield	Chas. Hebl.....	Marshall.....	1,738 26	883 68
64	Farmers Mutual—Dunn County.....	J. D. Millar.....	Menomonie.....	8,170 25	
65	Farmers Mutual—Mukwonago.....	E. A. Goodman.....	Mukwonago.....	1,987 66	1,967 10
66	Farmers Mutual—Newark.....	B. E. Skinner.....	Beloit.....		663 17
67	Farmers Mutual—Otsego.....	C. W. Gorman.....	Wycocena.....	3,580 63	499 27
68	Farmers Mutual—Ripon.....	F. E. Jones.....	Brandon.....	2,066 35	1,760 15
69	Farmers Mutual—Rusk County.....	J. W. Carow.....	Ladysmith.....	15 53	
70	Farmers Mutual—Sparta.....	K. W. Thurston.....	Sparta.....	206 54	765 81
71	Mut. Ins. Co. of Towns of Spring Grove, Decatur and Albany.....	J. H. Kleckner.....	Brodhead.....	5,460 93	1,714 21
72	Farmers Mutual—Spring Prairie.....	A. D. Whitmore.....	Lyons.....	918 77	679 25
73	Farmers Mutual—Sugar Creek.....	James Parsons.....	Elkhorn.....	568 73	1,554 83
74	Farmers Mutual—Tomah.....	W. E. Bolton.....	Tomah.....	58 51	1,152 20
75	Farmers Mutual—Troy.....	Paul Schwartz.....	East Troy.....	4,502 03	1,102 75
76	Farmers Mutual—Union.....	W. W. Gillis.....	Evansville.....	151 42	6,668 43
77	Farmers Mutual—Walworth.....	Peter Peterson.....	Walworth.....	1,733 15	769 41
78	Farmers Mutual—Waterford.....	A. R. Hulbert.....	Burlington, 6.....	400 70	975 02
79	Farmers Mutual—Waukesha.....	W. S. Harland.....	Duplainville.....	9,435 14	1,559 21
80	Farmers Mutual—Wauwatosa.....	A. W. Smith.....	Wauwatosa.....	4,294 30	
81	Farmers Mutual—Wayne.....	G. W. Hartsough.....	S. Wayne.....	844 88	84 05
82	Farmers Mutual—Wauwoc.....	C. F. Mutch.....	Hillsboro.....	847 80	
83	Farmington Mutual.....	J. E. Demulling.....	Osceola, 1.....	2,677 62	2,202 18
84	Fountain City.....	Val. Thoeny.....	Fountain City.....	905 40	4,656 97
85	Franklin Farmers.....	J. H. Carpenter.....	Spring Green.....	1,901 50	2,623 16
86	German Farmers—Ridgeville.....	H. F. Gerke.....	Norwalk.....	4,578 05	2,212 20
87	German Farmers—Kewaunee.....	Carl Wettering.....	Kewaunee, 4.....	28,060 49	10,431 07
88	German Farmers—Mishicot.....	Herman Stehn.....	Mishicot.....	29,595 15	6,402 96
89	German Mutual—Auburn.....	Frank Schultz.....	Kewaskum, 1.....	161 86	7,876 74
90	German Mutual—Liberty.....	Oscar W. Damm.....	Lancaster.....	1,644 76	
91	German Mutual—Marion.....	John G. Boebel.....	Boscobel.....	*—568 89	
92	Hamburg Town.....	O. E. Ihle.....	Coon Valley.....	52,642 01	9,419 23
93	Hartland Farmers.....	Wm. Burneister.....	Bonduel.....	13,208 30	12,494 73
94	Henrietta—Greenwood—Union.....	Frank Heidenreich.....	Yuba.....	5,439 40	1,076 21
95	Hull Town.....	Alvin Brehm.....	Colby, 1.....	2,108 77	2,198 76
96	Hustisford Farmers.....	Richard Roll.....	Hustisford.....	901 89	2,585 05
97	Irving.....	W. H. Potter.....	Melrose.....	1,197 75	1,726 34
98	Ixonia.....	R. J. Schwepf.....	Ixonia, 2.....	173 64	
99	Jamestown.....	Jas. C. Brandt.....	Dubuque, Ia.....	5,295 24	4,080 60
100	La Crosse County Scandinavian.....	Thomas Johnson.....	Holmen.....	335 90	1,910 60
101	Linden Town Farmers.....	James Treager.....	Mineral Point.....	*641 21	3,316 66
102	Lindina Town.....	J. H. McNow.....	Mauston.....	198 01	478 71
103	Lisbon Fire—Juneau County.....	R. E. Mead.....	New Lisbon.....	1,062 99	681 06
104	Lisbon Mutual—Waukesha Co.....	W. H. Edwards.....	Sussex.....	650 63	1,552 80
105	Little Black Farmers.....	Vincent Jakel.....	Stetsonville.....	36,048 09	6,172 56
106	Lodi Farmers.....	F. W. Groves.....	Lodi.....	3 31	778 59
107	Luck.....	Nelson Lawson.....	Luck.....	5,699 80	2,020 46
108	Lynn.....	Geo. A. Ure.....	Neillsville.....	9,415 36	14,307 18
109	Manchester—Kingston—Marquette.....	S. Dalton.....	Dalton.....	2,266 41	603 48
110	Manitowoc Rapids Farmers.....	Walter Bleser.....	Manitowoc, 5.....	38,226 00	4,786 44

*Deficit.

TOWN MUTUAL FIRE COMPANIES—Continued

INCOME							Leger assets Dec. 31, 1918 and income of 1919	Co. No.
Assess- ments	Policy fees	Deduct re- insurance, dividends and can- cellations	Net pre- miums and assess- ments, less deductions	Borrowed money	All other income	Total in- come dur- ing 1919		
	\$395 25	\$186 57	\$5,215 87		\$15 60	\$5,231 47	\$6,445 54	56
\$10,373 03	465 00	300 08	12,688 41			12,688 41	14,738 29	57
9 57	111 75		409 94			409 94	2,542 03	58
295 70	280 00		685 36			685 36	686 41	59
85 30	120 00		205 30		59 84	265 14	558 36	60
2,914 03	232 50		3,146 53	\$1,000 00		4,146 53	4,249 20	61
5,088 66	264 00	1 45	5,420 92	3,000 00	56	8,421 48	9,726 17	62
5,507 51	287 50		6,678 69	215 00		6,893 69	8,631 95	63
30,800 71	2,086 00		32,886 71	8,500 00	163 89	41,550 60	49,720 85	64
5,474 63	457 50	221 79	7,677 44	1,000 00	13 17	8,690 61	10,678 27	65
6,401 42	178 50	43 60	7,199 49			7,199 49	7,199 49	66
85 89	178 00		763 16			763 16	4,343 79	67
	281 00	124 55	1,916 60			1,916 60	3,982 95	68
1,355 61	509 35		1,864 96	1,028 90		2,893 86	2,909 39	69
3,455 20	152 00	54 92	4,318 09	2,600 00		6,918 09	7,124 63	70
5,581 37	111 50	189 59	7,217 49		70 00	7,287 49	12,748 42	71
4,325 67	237 00		5,241 92	999 80		6,241 72	7,160 49	72
14,239 01	377 00	229 79	15,941 05	2,000 00		17,941 05	18,509 78	73
12,840 41	525 00		14,517 61	1,200 00		15,717 61	15,776 12	74
	98 00	156 85	1,043 90			1,043 90	5,545 93	75
8,300 93	16 00	885 67	14,099 69	6,500 00	10 00	20,609 69	20,761 11	76
	184 50	67 81	886 10			886 10	2,619 25	77
	149 00	25 51	1,098 51			1,098 51	1,499 21	78
1,371 38	1,108 50	58 56	3,980 53	1,500 00		5,480 53	14,915 67	79
34 33	438 00		472 33		58 79	531 12	4,825 42	80
2,584 06	58 50		2,726 61	2,100 00		4,826 61	5,671 49	81
14,415 23	505 00		14,920 23	11,500 00		26,420 23	27,268 03	82
	476 25		2,678 43		50 00	2,728 43	5,406 05	83
13,556 56	589 00		18,802 53	2,700 00	170 75	21,673 28	22,578 68	84
8,689 70	353 50		11,666 36		100 00	11,766 36	13,667 86	85
	115 00		2,327 20		163 60	2,490 80	7,068 85	86
	841 00	114 45	11,157 62		866 17	12,023 79	40,084 28	87
	508 50	311 56	6,599 90		1,046 80	7,646 70	37,241 85	88
7,563 34	1,555 75	195 96	16,799 87		57 20	16,857 07	17,018 93	89
13,700 33	868 50		14,568 83	11,036 03		25,604 86	27,249 62	90
4,081 69	352 50		4,434 19	950 00		5,384 19	4,815 30	91
	795 00	828 22	9,386 01		3,588 20	12,974 21	65,616 22	92
	1,383 25	81 45	13,796 53			13,796 53	27,004 83	93
	13 05	30 45	1,058 81		252 75	1,311 56	6,750 96	94
96 72	289 75	34 47	2,550 76			2,550 76	4,659 53	95
9,446 76	774 00		12,805 81			12,805 81	13,707 70	96
4,800 25	160 00	70 06	6,616 53	2,500 00		9,116 53	10,314 28	97
2,883 52	260 00		3,143 52			3,143 52	3,317 16	98
9,181 60	498 00	429 80	13,330 40		44 00	13,374 40	18,669 64	99
5,366 07	320 00	183 75	7,412 92			7,412 92	7,748 82	100
3,947 33	196 00	752 98	6,707 01	718 52		7,425 53	6,784 32	101
6,127 96	217 00		6,823 67	2,475 00		9,298 67	9,496 68	102
3,146 74	167 00		3,994 80	1,500 00		5,494 80	6,557 79	103
1,283 28	125 00		2,961 08	800 00		3,761 08	4,411 71	104
	645 00	135 49	6,682 07		1,764 93	8,447 00	44,495 09	105
2,518 12	112 30	33 32	3,375 69		14 50	3,390 19	3,393 50	106
	828 00		2,848 46		187 36	3,035 82	8,735 62	107
26,957 21		271 21	40,993 18		458 13	41,451 31	50,866 67	108
3,593 34	339 00		4,535 82			4,535 82	6,802 23	109
	326 00	65 86	5,046 58		1,532 11	6,578 69	44,804 69	110

TABLE I.—INCOME—DECEMBER 31, 1919—

Co. No.	NAME OF COMPANY	NAME OF SECRETARY	ADDRESS OF SECRETARY	Ledger assets Dec. 31, 1918	Premium
111	Maple Valley Mutual Home.....	C. W. Halsted.....	Lena.....	\$16,955 97	\$12,774 18
112	Martell Mutual Town.....	L. H. Place.....	Ellsworth.....	3,296 49	3,482 73
113	Mazomanie & Black Earth.....	S. O. Rabb.....	Mazomanie.....	2,173 94	48 00
114	McMillan Grange.....	Ben Lang.....	Marshfield, 4.....	214 43	1,988 38
115	Meeme Mutual Home Protection.....	John S. Bertsche.....	Cleveland, 2.....	12,336 62	4,128 97
116	Menomonie-Granville-Germantown.....	Joseph Brahm.....	Menomonee Falls, 2.....	2,068 91	1,817 06
117	Merrimac Mutual Farmers.....	C. H. Kindschi.....	Prairie du Sac.....	264 69	
118	Middleton Fire & Lightning.....	W. H. Pierstorff.....	Middleton.....	3,962 36	8,981 70
119	Mt. Morris Norwegian.....	B. J. Morse.....	Wautoma.....	384 87	846 06
120	Mt. Pleasant.....	H. J. Juingst.....	Monticello.....	486 69	2,399 92
121	Mutual Farmers Fire—Newton.....	Lewis Schultz.....	Manitowoc, 1.....	25,700 01	2,639 85
122	Mutual Farmers Fire—Westfield.....	Henry Harms.....	Loganville.....	1,228 71	801 98
123	Mutual Fire—Courtland.....	E. Rowlands.....	Doylestown.....	1,014 10	681 34
124	Mutual Fire—Hampden.....	Frank E. Bell.....	Columbus.....	236 59	
125	Mutual Fire—Jefferson.....	W. D. Whitehead.....	Juda.....	3,410 44	697 20
126	Mutual Fire—La Prairie.....	C. E. Culver.....	Janesville, 3.....	1,068 40	1,226 82
127	Mutual Fire—Liberty Grove.....	John Lundquist.....	Sister Bay.....	4,317 69	339 92
128	Mutual Fire—Marshfield.....	F. X. Aigner.....	Mt. Calvary.....	8,476 41	17,504 40
129	Mutual Fire—Oconomowoc.....	A. G. Travis.....	Oconomowoc.....	347 64	
130	Mutual Fire—Sevastopol.....	Joseph Nuesse.....	Sturgeon Bay, 3.....	3,040 49	7,610 15
131	Mutual Fire—Trenton.....	M. H. McDowell.....	Waupun.....	433 89	752 13
132	Mutual Fire—Washington.....	William Jess.....	Detroit Harbor.....	12,457 41	1,296 58
133	Mutual Town—Lima & Johnstown.....	Orra D. Gould.....	Lima Center.....	434 12	771 70
134	Nekimi.....	Turner Farrow.....	Fisk, 26.....	2,093 13	1,336 58
135	Neva.....	J. F. Klapste.....	Bryant, 1.....	21,206 84	4,908 34
136	New Denmark Mutual Home.....	P. Christensen.....	Denmark, 2.....	22,716 33	12,496 59
137	New Hope Norwegian.....	M. K. Hanson.....	Amherst Jet., 2.....	1,432 93	5,574 76
138	N. Wis. Finnish Farmers.....	Henry Maatta.....	Marengo.....	3,062 49	3,074 05
139	Oakfield Town.....	W. E. Bristol.....	Oakfield.....	163 66	958 74
140	Oak Grove Farmers—Barron Co.....	A. Gulickson.....	Cameron.....	3,973 61	3,600 22
141	Oak Grove Farmers—Dodge Co.....	E. C. Wrucke.....	Horicon.....	1,049 93	696 30
142	Oakland.....	John W. Porter.....	Cambridge.....	111 28	
143	Old Mutual Town.....	Chas. Sanders.....	Tomahawk Lake.....	43 67	
144	Oregon.....	H. A. Stone.....	Oregon.....	1,433 97	1,257 28
145	Paris.....	Mike Stollenwerk.....	Somers.....	620 88	
146	Pella Farmers.....	Wm. Gresch.....	Pella.....	2,619 23	4,285 81
147	Perry.....	M. T. Paulson.....	Mt. Horeb.....	4,795 65	1,826 62
148	Pigeon.....	G. H. Neperud.....	Pigeon Falls.....	7,448 61	17,830 10
149	Plain Farmers.....	Wm. Reuschlein.....	Plain.....	3,895 22	564 15
150	Plymouth Farmers.....	Henry Ott.....	Plymouth.....	2,853 12	1,905 73
151	Portage County Polish.....	J. J. Omerik.....	Custer, 1.....	118 29	432 93
152	Price County Farmers.....	C. F. Glissendorf.....	Phillips, 1.....	1,006 70	2,145 41
153	Primrose.....	E. C. Pierce.....	Mt. Horeb.....	1,005 31	1,757 73
154	Princeton—St. Marie-Seneca.....	Fred J. Spooner.....	Princeton.....		233 60
155	Pulaski Farmers.....	Thomas Day.....	Avoca.....	309 74	
156	Randolph—Scott.....	H. C. Sauer.....	Cambria, 2.....	366 27	270 76
157	Raymond.....	J. W. Kamper.....	Franksville, 1.....	692 42	
158	Reedsburg.....	A. E. Geffert.....	Reedsburg.....	38 32	
159	Richmond.....	Wm. Springborn.....	Shawano, 3.....	3,263 91	2,074 28
160	River Falls.....	C. N. Wiger.....	River Falls.....	2,694 05	5,081 91
161	Rockland.....	W. C. Maertz.....	Reedsville.....	2,836 58	3,976 27
162	Rosendale.....	W. T. Hoyt.....	Rosendale.....	2,503 35	1,082 65
163	Salem.....	Wm. Evans.....	Antioch, Ill.....	250 99	
164	Saukville.....	Jacob Schowalter.....	Saukville.....	2,997 16	7,404 38
165	Scandia Farmers.....	C. J. Berg.....	Tigerton, 1.....	2,539 80	4,117 00

TOWN MUTUAL FIRE COMPANIES—Continued

INCOME							Ledger assets Dec. 31, 1918 and income of 1919	Co. No.
Assess- ments	Policy fees	Deduct re- insurance, dividends and can- cellations	Net pre- miums and policy fees less deductions	Borrowed money	All other income	Total in- come dur- ing 1919		
	\$1,417 50	\$229 36	\$13,962 32		\$580 96	\$14,543 28	\$31,499 25	111
\$59 97	1,179 00		4,721 70		22 25	4,743 95	8,040 44	112
9,094 63	283 00		9,425 63		2 50	9,428 13	11,602 07	113
10,270 50	1,188 00		13,446 88	\$1,550 00	77 17	15,074 05	15,288 48	114
	663 50		4,792 47		200 00	4,992 47	17,329 09	115
131 92	366 25	4 26	2,310 97		25 14	2,336 11	4,405 02	116
4,208 95	496 00		4,704 95	1,000 00		5,704 95	5,969 64	117
	1,054 00	659 46	9,376 24			9,376 24	13,338 60	118
3,844 31	213 67	7 83	4,896 21			4,896 21	5,281 08	119
8,942 77	538 50		11,881 19			11,881 19	12,367 88	120
	309 50	20 89	2,928 46		947 72	3,876 18	29,576 19	121
3,860 10	298 50		4,960 58			4,960 58	6,389 29	122
			681 34			681 34	1,695 44	123
32 08	67 50		99 58			99 58	336 17	124
378 07	109 00		1,184 27		24 84	1,209 11	4,619 55	125
12,739 00	514 00		14,479 82			14,479 82	15,548 22	126
	67 00		406 92		167 33	574 25	4,891 94	127
2,564 57	858 00	427 90	20,499 07		158 80	20,657 87	29,134 28	128
	551 80		551 80			551 80	899 44	129
	646 00	66 09	8,190 06		105 87	8,295 93	11,336 42	130
1,788 21	53 30	59 37	2,534 27	1,130 00		3,664 27	4,098 16	131
	46 00		1,342 58		731 06	2,073 64	14,531 05	132
6,070 44	119 00	19 03	6,942 11	600 00		7,542 11	7,976 23	133
2,945 70	224 00		4,506 28	1,600 00		6,106 28	8,199 41	134
	426 50	730 00	4,604 84		822 60	5,427 44	26,634 28	135
	999 78	1,103 82	12,392 55		882 45	13,275 00	35,991 33	136
9,569 77	786 50	183 07	15,747 96		58 57	15,806 53	17,239 46	137
	151 50	57 80	3,167 75		61 01	3,228 76	6,291 25	138
4,059 84	640 01		5,658 59	500 00		6,158 59	6,322 25	139
16,420 93	1,668 00		21,689 15	4,000 00		25,689 15	29,662 76	140
	138 00	116 20	718 10			718 10	1,768 03	141
	126 00		126 00	146 25		272 25	383 53	142
825 37			825 37		115 29	940 66	984 33	143
1,173 19	126 99	31 74	2,525 72		1,200 00	3,725 72	5,159 69	144
	74 50		74 50			74 50	695 38	145
7,103 95	287 75	4 40	11,673 11	110 00	26 74	11,869 85	14,429 08	146
18 05	560 00		2,404 67		120 00	2,524 67	7,320 32	147
	569 50	563 84	17,835 76		136 47	17,972 23	25,420 84	148
1,437 60	119 00		2,120 75	400 00	25 25	2,546 00	6,441 22	149
533 54	610 50		3,049 77	1,000 00		4,049 77	6,902 89	150
6,552 32	177 75		7,163 00	1,700 00		8,863 00	8,981 29	151
4,279 02	391 00	98 66	6,716 77	1,000 00		7,716 77	8,723 47	152
	109 50	265 28	1,601 95			1,601 95	2,607 26	153
2,707 54	127 00		3,068 14	2,200 00		5,268 14	5,268 14	154
1,996 88	250 00		2,246 88		5 88	2,252 76	2,562 59	155
2,389 49	83 25	14 11	2,729 39			2,729 39	3,095 66	156
1,938 50	202 50		2,141 00			2,141 00	2,823 42	157
6,711 71	510 00	106 38	7,115 33	2,860 90	12 00	9,988 23	10,028 55	158
	133 50		2,207 78		60 00	2,267 78	5,531 69	159
	549 00	969 70	4,661 21		11 25	4,672 46	7,366 51	160
	243 75	10 57	4,209 45		8 00	4,217 45	7,054 03	161
6,222 35	510 81	17 73	7,798 08	1,700 00		9,498 08	12,001 43	162
1,621 62	112 50	112 50	1,621 62	149 39		1,771 01	2,022 00	163
		581 49	6,822 89		22 75	6,845 64	9,842 80	164
89 17	223 60	3 82	4,425 95		6 60	4,432 55	6,972 35	165

TABLE I.—INCOME—DECEMBER 31, 1919—

Co. No.	NAME OF COMPANY	NAME OF SECRETARY	ADDRESS OF SECRETARY	Ledger assets Dec. 31, 1918	Premiums
166	Scandinavian M.—Manitowoc Co.	G. M. Gulickson	Manitowoc, 1	\$2,382 49	\$1,299 28
167	Scandinavian M.—Waupaca Co.	A. G. Williams	Scandinavia	24 99	1,715 45
168	Seneca—Sigel—Rudolph	Chas. Klevenc	Grand Rapids, 5	1,933 60	4,471 96
169	Shelby Farmers	Peter Kienholz	La Crosse	2,254 76	9,764 33
170	Somers	J. W. Rhodes	Somers		
171	Stark Town	S. S. Smith	La Farge	2,348 62	
172	Stettin	Ernst Ringle	Edgar, 2	1,426 03	
173	Stockholm	O. L. Larson	Maiden Rock	293 00	2,281 50
174	Stockton	J. L. Dopp	Wild Rose, 1	718 97	
175	Sullivan	L. J. Auerbach	Rome	1,285 82	
176	Summit	Geo. F. Fielder	Oconomowoc, 6	381 21	85 59
177	Theresa	W. A. Justman	Theresa	2,232 62	986 64
178	Town Belgium	J. B. Mueller	Belgium	392 55	848 02
179	Town Clyman	Otto Schumacher	Juneau	556 88	155 92
180	Town Concord	Geo. C. Dobratz	Oconomowoc, 4	779 07	82 00
181	Town Herman	Henry Greibe	Plymouth, 5	69,577 45	13,435 73
182	Town Holland	Benjamin Wissink	Cedar Grove	14,771 50	952 92
183	Town Jefferson	E. W. Duesterhoeft	Helenville		
184	Town Lebanon	F. H. Grenuch	Watertown, 8	448 28	139 46
185	Town Montpelier	Wm. Prah	Luxembourg, 1	946 38	250 11
186	Town Sharon	S. M. Warren	Sharon	288 32	274 53
187	Town Watertown	E. F. Niemann	Watertown, 4	1,875 66	
188	Town Wilson	A. J. Rammer	Sheboygan, 4	12,006 35	10,313 60
189	Trade Lake	Erick H. Johnson	Frederic, 1	1,054 36	4,124 84
190	Trempealeau County Farmers	E. F. Clark	Galesville	1,846 12	1,038 64
191	Utica Farmers	E. T. Van Winter	Viola, 1	3,143 79	5,233 07
192	Utica Fire	Sennett Pingry	Omro, 25	3,662 95	1,203 53
193	Vernon	C. R. Guthrie	Big Bend	2,899 88	659 08
194	Vinland	H. Ludemann	Neehan, 10	1,350 94	1,308 10
195	Warren	A. J. O'Brien	Roberts	4,993 74	1,470 22
196	Waupun	W. F. Whiting	Brandon, 20	1,224 43	1,011 85
197	West Bend—Polk—Richfield	John Klein	West Bend	189 64	1,988 65
198	Westford	W. J. Cochrane	Fox Lake	1,882 28	704 54
199	Winchester	E. F. Kleberg	Larsen, 14	803 52	432 16
200	Wrightstown—Morrison Farmers	J. C. Wuerger	Greenleaf, 3	9,347 30	14,439 83
201	Yorkville & Mt. Pleasant Farmers	T. H. Skewes	Union Grove	3,219 34	913 33
	Totals			\$930,687 58	\$546,484 72

MUTUAL HAIL AND

*1	Buffalo Co. Mut. Storm & Cyclone	John Florin	Fountain City	\$2,646 99	\$2,694 16
2	Cent. Mut. Hail & Cyclone	J. M. Schmit	Hortonville	6,424 91	15,348 69
3	Farmers Home M. Hail & Cyclone	Julius Bubolz	Seymour	8,332 98	15,675 45
4	Farmers Mut. Tor., Cyclone & Hur.—Brown Co.	Wm. Snyder	Morrison	2,942 90	3,664 56
5	Lynn Mut. Tor., Cyc. & Hur	Geo. A. Ure	Neillsville	9,863 26	7,209 66
6	Meeme M. Home Pr. F. (Cy. Dpt.)	John S. Bertsehe	Cleveland, 2	882 56	577 95
7	Monroe Co. Ltd. M. Tr. Cy. & H.	Geo. J. Weiner	Sparta	4,622 83	1,348 61
8	Mutual Cyclone—Mishicot	Herman Stehn	Mishicot	959 76	266 47
9	N. Wis. Farmers Mut. Cyclone	F. E. Hill	Poskin	1,237 72	
10	Price Co. F. M. Fire (Cy. Dept.)	C. F. Glissendorf	Phillips, 1	124 24	234 63
11	Richfield Mut. Hail & Cyclone	Henry Thoma	Richfield	450 30	500 03
12	Town Herman M. F. (Cy. Dept.)	Henry Greibe	Plymouth, 5	929 12	334 45
13	Wis. Farmers M. Hail & Cyclone	Ferd. Lindemann	Juneau	3,571 71	
14	Wisconsin Tornado Mutual	W. W. Gillies	Evansville		11,125 69
15	Mut. Fire Ins. Co.—town of Sevastopol (Cyclone Dept.)	Joseph Nuesse	Sturgeon Bay 3		7,082 00
	Total Wisconsin Companies			\$42,989 28	\$66,062 35
	St. Paul Mut. Hail and Cyclone	G. R. Walding		\$308,470 09	

TOWN MUTUAL FIRE COMPANIES—Concluded.

INCOME								Co. No.
Assess- ments	Policy fees	Deduct re- insurance, dividends and can- cellations	Net pre- miums assessments and policy fees, less deductions	Borrowed money	All other income during 1919	Total in- come dur- ing 1919	Ledger assets Dec. 31, 1918 plus income during 1919	
\$2,548 74	\$146 00	\$65 21	\$3,928 81		\$19 26	\$3,948 07	\$6,330 56	166
	138 00	2 10	1,851 35		5 77	1,857 12	1,882 11	167
6,249 53	1,239 50		11,960 99	\$3,000 00	39 57	15,000 56	16,934 16	168
	809 75	788 39	9,785 69		27 00	9,812 69	12,067 45	169
3,554 29	144 50		3,698 79	83 87		3,782 66	3,782 66	170
3,677 16	234 00		3,911 16			3,911 16	6,259 78	171
4,385 66	754 00		5,139 66			5,139 66	6,565 69	172
	494 25		2,775 75			2,775 75	3,068 75	173
3,594 35	678 00		4,272 35	2,300 00		6,572 35	7,291 32	174
5,379 88	324 00		5,703 88	5,000 00		10,703 88	11,989 70	175
58 64	102 55		246 78		14 00	260 78	641 99	176
4,386 07	229 00		5,601 71			5,601 71	7,834 33	177
	120 00	23 17	944 85		11 70	956 55	1,349 10	178
	57 00		212 92			212 92	769 80	179
3,147 78	65 25		3,295 03	500 00		3,795 03	4,574 10	180
	1,481 00	538 90	14,377 83		2,682 84	17,060 67	86,638 12	181
	180 50		1,133 42		610 11	1,743 53	16,515 03	182
12,716 16	1,650 00		14,366 16	5,675 00		20,041 16	20,041 16	183
	97 50		236 96	400 00	10 00	646 96	1,095 24	184
	87 00		337 11			337 11	1,283 49	185
1,439 81	91 00		1,805 34			1,805 34	2,093 66	186
	702 90		702 90	300 00	57 44	1,060 34	2,936 00	187
	1,316 00	128 42	11,501 18		221 26	11,722 44	23,728 79	188
	489 87	4 45	4,610 26			4,610 26	5,664 62	189
8,207 39	494 00	86 52	9,653 51	3,000 00		12,653 51	14,499 63	190
92 39	274 00	306 75	5,292 71			5,292 71	8,436 50	191
44 98	478 50	249 44	1,477 57		78 75	1,556 32	5,219 27	192
3,703 36	255 00	4 86	4,612 58	940 90		5,553 48	8,453 36	193
4,740 98	685 55		6,734 63	2,650 00		9,384 63	10,735 57	194
7 25	483 00		1,960 47	4,000 00	161 67	6,122 14	11,115 88	195
4,577 45	481 50	51 48	6,019 32			6,019 32	7,243 75	196
8,365 51	1,027 50		11,381 66	5,300 00		16,681 66	16,871 30	197
26 24	126 25		857 03	500 00		1,357 03	3,239 31	198
	204 00	21 76	614 40			614 40	1,417 92	199
	1,602 00	145 35	15,896 48		281 39	16,177 87	25,525 17	200
3,285 95	434 00		4,633 28			4,633 28	7,852 62	201
\$712,561 20	\$88,228 41	\$24,888 00	1,322,386 33	\$172,523 19	\$31,420 78	1,526,330 30	2,457,017 83	

CYCLONE COMPANIES

\$12 70	\$564 00		\$3,270 86		\$80 00	\$3,350 86	\$5,997 85	1
	4,398 50		19,747 19		24 00	19,771 19	26,196 10	2
	3,142 50	\$393 81	18,424 14		253 99	18,678 13	27,011 11	3
	681 50	5 25	4,340 81		102 70	4,443 51	7,386 41	4
660 07		139 71	7,730 02		201 81	7,931 83	17,795 09	5
	145 75		723 70		41 14	764 84	1,647 40	6
	361 00		1,709 61		178 00	1,887 61	6,510 44	7
	66 00		332 47			332 47	1,292 23	8
7,534 29	1,000 00		8,534 29	\$1,000 00		9,534 29	10,772 01	9
	81 50	4 40	311 73			311 73	435 97	10
	514 00		1,014 03		10 91	1,024 94	1,475 24	11
	50 00		384 45		29 99	414 44	1,343 56	12
49,887 71	6,915 00		56,802 71	5,000 00		61,802 71	65,374 42	13
13,416 31	2,444 50	449 52	26,536 98			26,536 98	26,536 98	14
	646 00	66 10	7,661 90		1,105 87	8,767 77	8,767 77	15
\$71,511 08	\$21,010 25	\$1,058 79	\$157,524 89	\$6,000 00	\$2,028 41	\$165,553 30	\$208,542 58	
\$271,713 50			\$271,713 50		\$10,342 59	\$282,056 09	\$590,526 18	

TABLE II.—DISBURSEMENTS—DECEMBER 31, 1919—TOWN MUTUAL FIRE COMPANIES

Co. No.	NAME OF COMPANY	Paid for losses	Borrowed money repaid	Expenses	All other disburse- ments	Total disbursements	Balance
1	Albion.....	\$6,533 25		\$1,860 24		\$8,393 49	\$12,824 04
2	Alden and Black Brook.....	9,037 20	\$2,200 00	1,715 35		12,952 55	6,351 03
3	Apple River Scandinavian.....	2,579 24		477 64		3,056 88	614 82
4	Arkdale.....	4,793 29		1,028 00		5,821 29	604 44
5	Arlington Farmers.....	2,483 50		1,218 40	\$9 84	3,711 74	10,020 03
6	Ashippun.....	99 75		335 34	3 41	438 50	1,884 44
7	Ashford.....	9,104 54	3,648 00	933 76		13,686 30	862 73
8	Aurora.....	6,925 62		2,253 11	11 93	9,190 66	9,122 87
9	Baraboo.....	8,966 43	4,500 00	1,244 65		14,711 08	3,418 74
10	Berlin Farmers M. F. & Lightning.....	6,281 00		3,848 00		10,129 00	32,379 71
11	Berry and Roxbury.....	285 00	200 00	366 31		851 31	1,438 74
12	Bloomfield.....	8,374 00	2,300 00	1,301 96		11,975 96	
13	Bloomington Farmers.....	5,668 33	3,600 00	1,864 32		11,132 65	1,077 33
14	Blue Mounds Fire & Lightning.....	9,392 52	7,709 40	1,190 06	7 70	18,299 68	1,669 44
15	Bohemian Farmers.....	1,487 50		407 50		1,895 00	2,085 25
16	Bohemian Kossuth.....	6,349 21		1,765 75	65 00	8,179 96	77,571 06
17	Brighton Mut. Fire & Lightning.....	433 00		221 38		654 38	666 20
18	Bristol Mutual—Kenosha.....	825 40	1,100 00	161 10		2,086 50	631 97
19	Burnett & Beaver Dam Farmers.....	2,675 43	2,000 00	680 95	1 65	5,358 03	2,067 00
20	Calamus.....	60 00		184 21		244 21	297 01
21	Caledonia Farmers—Columbia Co.....	186 98		23 59		210 57	145 89
22	Caledonia Town—Racine County.....	1,708 95		642 51		2,351 46	1,049 99
23	Caledonia Town—Waupaca Co.....	1,883 27	1,300 00	429 86		3,613 13	793 12
24	Calumet County.....	4,162 82		4,043 04	49 98	8,255 84	6,595 10
25	Cedarburg.....	5,074 81		6,819 10	78 28	11,972 19	37,356 88
26	Cicero.....	6,224 03		1,474 19	3 33	7,701 55	
27	Columbus.....	2,539 61		327 80		2,867 41	56 86
28	Cottage Grove.....	13,887 43	1,000 00	1,349 28	56 48	16,293 19	3,637 24
29	Crawford County Farmers.....	4,252 26		1,552 02	4 10	5,808 38	7,600 09
30	Crystal Lake Farmers.....	3,950 33		1,158 61	3 75	5,112 69	2,559 24
31	Darlington.....	20,681 83	8,500 00	3,353 19		32,535 02	6,141 10
32	Dayton Farmers—Richland County.....	1,366 50		537 22		1,903 72	1,216 45
33	Dayton Mut.—Waupaca County.....	245 55		145 47		391 02	988 45
34	Dodgeville Town Farmers.....	1,792 36		96 52		1,888 88	
35	Dupont Farmers.....	8,655 16		1,585 38		10,240 54	6,784 30
36	Eagle Point.....	26,317 90	3,500 00	3,302 90		33,120 80	22,552 68
37	Eastman Bohemian.....	75 00		307 81		382 81	5,649 18
38	Elba.....	7,009 03		1,730 24	1 68	8,741 55	3,692 64
39	Ettrick Scandinavian.....	16,761 71		3,172 00	972 18	20,905 89	31,985 97
40	Fall Creek Farmers.....	11,958 00	2,000 00	3,104 75		17,062 75	10,709 52
41	Farmers Equity—Brillion.....	9,708 50		2,363 00	35 23	12,106 73	3,955 77
42	Farmers Home Mut.—Ellington.....	14,989 85	4,450 00	2,440 24	210 78	22,090 87	5,858 15
43	Farmers Home Mut.—Little Chute.....	157 00		177 65		334 65	1,739 90
44	Farmers Mutual—Albany.....	2,585 50		666 13		3,251 63	3,394 72
45	Farmers Mutual—Bayfield County.....	1,191 00		353 50		1,544 50	1,211 86
46	Farmers Mutual—New Berlin.....	546 98		401 32		948 30	1,451 67
47	Farmers Mutual—Bristol.....	145 40		134 45		279 85	688 45
48	Farmers Mutual—Burlington.....	6,553 03		557 46		7,115 49	3,786 86
49	Farmers M.—Ashland and Price Co.....	571 00		321 56		892 56	2,012 07
50	Farmers Mutual—Clarno.....	3,376 15	1,000 00	1,134 63		5,510 78	1,908 27
51	Farmers Mutual—Dover.....	731 95		321 00		1,052 95	1,751 47
52	Farmers Mutual—Eagle.....	964 20		183 00		1,147 20	232 47
53	Farmers Mutual—Franklin.....	4,889 88		972 31		5,862 19	3,150 32
54	Farmers Mutual—Geneva.....	5,726 15	6,000 00	696 50		12,422 65	149 96
55	Farmers Mutual—Greenfield.....	1,234 07		605 34	9 34	1,848 75	391 08

TABLE II.—DISBURSEMENT—DECEMBER 31, 1919—TOWN MUTUAL FIRE COMPANIES—Continued.

Co. No.	NAME OF COMPANY	Paid for losses	Borrowed money repaid	Expenses	All other disburse- ments	Total disbursements	Balance
56	Farmers Mutual—Grover.....	\$4,224 00		\$892 73		\$5,116 73	\$1,328 81
57	Farmers Mutual—Harmony.....	11,588 71		1,445 28	\$12 77	13,046 76	1,691 53
58	Farmers Mutual—Haugen.....	74 51		283 46		357 97	2,184 06
59	Farmers Mutual—Hayward.....	157 15		447 55		604 70	81 71
60	Farmers Mutual—Lake.....	71 38	\$63 49	185 37		320 24	238 12
61	Farmers Mutual—Lewiston.....	2,060 20	1,300 00	615 19		3,975 39	273 81
62	Farmers Mutual—Marcellon.....	5,129 95	3,000 00	680 09		8,810 04	916 13
63	Farmers M. Pr. F. Ins. Co. of Medina, York, Sun Prairie and Deerfield.....	6,766 38	215 00	792 61		7,773 99	857 96
64	Farmers Mutual—Dunn County.....	29,388 88	8,500 00	4,922 33		42,811 21	6,909 64
65	Farmers Mutual—Mukwonago.....	4,358 31	1,000 00	1,736 00		7,094 31	3,583 96
66	Farmers Mutual—Newark.....	3,725 27	93 75	710 50		4,529 52	2,669 97
67	Farmers Mutual—Otsego.....	1,351 50		338 55		1,690 05	2,653 74
68	Farmers Mutual—Ripon.....	1,799 47		788 50		2,587 97	1,394 98
69	Farmers Mutual—Rusk County.....	795 00	1,000 00	1,114 39		2,909 39	
70	Farmers Mutual—Sparta.....	3,291 57	2,600 00	799 63		6,691 20	433 43
71	Mut. Ins. Co. of the towns of Spring Grove, Decatur and Albany.....	5,569 47		723 51		6,292 98	6,455 44
72	Farmers Mutual—Spring Prairie.....	5,531 00	999 80	628 71		7,159 51	98
73	Farmers Mutual—Sugar Creek.....	11,204 63	5,900 00	1,369 24	77	18,474 64	35 14
74	Farmers Mutual—Tomah.....	11,362 43	2,846 00	1,467 01		15,675 44	100 68
75	Farmers Mutual—Troy.....	1,557 90		401 04	92	1,959 86	3,586 07
76	Farmers Mutual—Union.....	18,316 40	1,000 00	1,266 28	1 72	20,584 40	176 71
77	Farmers Mutual—Walworth.....	207 00		272 28		479 28	2,139 97
78	Farmers Mutual—Waterford.....	265 60		314 14		579 74	919 47
79	Farmers Mutual—Waukesha.....	12,980 51		1,665 34	117 46	14,763 31	152 36
80	Farmers Mutual—Wauwatosa.....	2,570 47		754 29		3,324 76	1,500 66
81	Farmers Mutual—Wayne.....	3,153 33	2,100 00	233 39		5,486 72	184 77
82	Farmers Mutual—Wenococ.....	13,078 79	11,500 00	1,609 81		26,188 60	1,079 43
83	Farmington Mutual.....	3,206 18		1,151 90	42 75	4,400 83	1,005 22
84	Fountain City.....	11,411 70	2,700 00	3,551 29	52	17,663 51	4,915 17
85	Franklin Farmers.....	9,636 45		1,653 73		11,290 18	2,377 68
86	German Farmers—Ridgeville.....	400 00		353 05		753 05	6,315 80
87	German Farmers—Kewaunee.....	7,690 61		2,002 08	130 89	9,823 58	30,260 70
88	German Farmers—Mishicot.....	3,065 00		982 44	178 81	4,226 25	33,015 60
89	German Mutual—Auburn.....	5,686 00	4,325 00	3,840 47	8 33	13,859 80	3,159 13
90	German Mutual—Liberty.....	15,078 40	7,836 03	1,800 37		24,714 80	2,534 82
91	German Mutual—Marion.....	1,759 21	950 00	771 72		3,480 93	1,334 37
92	Hamburg Town.....	10,945 00		2,253 66	94 61	13,293 27	52,322 95
93	Hartland Farmers.....	6,569 18		2,063 93		8,633 11	18,371 72
94	Henrietta—Greenwood—Union.....	331 58		111 93		443 51	6,307 45
95	Hull Town.....	1,461 00		1,001 90		2,462 90	2,196 63
96	Hustisford Farmers.....	9,537 27		2,491 66		12,028 93	1,678 77
97	Irving.....	5,626 22	2,500 00	958 59		9,084 81	1,229 47
98	Ixonia.....	2,336 00		267 37		2,603 37	713 79
99	Jamestown.....	11,044 80		1,451 55	94 63	12,590 98	6,078 66
100	La Crosse County Scandinavian.....	3,403 50		702 90		4,106 40	3,642 42
101	Linden Town Farmers.....	6,195 50		588 82		6,784 32	
102	Lindina Town.....	6,587 50	2,200 00	706 65		9,494 15	2 53
103	Lisbon Fire—Juneau County.....	2,351 96	1,500 00	668 18		4,520 14	2,037 65
104	Lisbon Mut.—Waukesha County.....	2,222 75	800 00	369 76		3,392 51	1,019 20
105	Little Black Farmers.....	2,843 70		1,627 01	41	4,471 12	40,023 97
106	Lodi Farmers.....	2,422 25	175 00	386 84		2,984 09	409 41
107	Luck.....	2,223 58		1,119 15	30 86	3,373 59	5,362 03
108	Lynn.....	24,207 12		6,068 58		30,275 70	20,590 97
109	Manchester-Kingston—Marquette.....	1,521 75		900 10		2,421 85	4,380 38
110	Manitowoc Rapids Farmers.....	3,920 34		815 03	353 59	5,088 96	39,715 73

TABLE II.—DISBURSEMENTS—DECEMBER 31, 1919—TOWN MUTUAL FIRE COMPANIES—Continued

Co. No.	NAME OF COMPANY	Paid for losses	Borrowed money repaid	Expenses	All other	Total disbursements	Balance
111	Maple Valley Mutual Home	\$5,654 87		\$3,199 46	\$27 61	\$8,881 94	\$22,617 31
112	Martell Mutual Town	4,535 67		1,364 57		5,900 24	2,140 20
113	Mazomanie and Black Earth	10,418 60		843 92		11,262 52	339 55
114	McMillan Grange	7,304 05	\$4,900 00	2,729 02	21 16	14,954 43	334 05
115	Meeme Mutual Home Protection	9,596 38		1,082 39	46 40	10,725 17	6,603 92
116	Menomonie-Granville—Germantown	2,561 25		1,180 23		3,741 48	663 54
117	Merrimac Mutual Farmers	3,793 80	1,000 00	702 31		5,496 11	473 53
118	Middleton Fire & Lightning	3,267 73		2,646 24	19 27	5,933 24	7,405 36
119	Mt. Morris Norwegian	3,931 54		966 97	3 47	4,901 98	379 10
120	Mt. Pleasant	5,420 60		1,626 00	1 12	7,047 72	5,320 16
121	Mutual Farmers Fire—Newton	1,576 60		805 74	20 00	2,402 34	27,173 85
122	Mutual Farmers Fire—Westfield	5,384 95		743 25		6,128 20	261 09
123	Mutual Fire—Courtland	218 07		160 56		378 63	1,316 81
124	Mutual Fire—Hampden	208 00		84 09		292 09	44 08
125	Mutual Fire—Jefferson	2,336 15		496 22		2,832 37	1,787 18
126	Mutual Fire—La Prairie	11,349 53		1,534 80		12,884 33	2,663 89
127	Mutual Fire—Liberty Grove	272 00		127 54	6 73	406 27	4,485 67
128	Mutual Fire—Marshfield	2,890 35		2,609 54		5,499 89	23,634 39
129	Mutual Fire—Oconomowoc	377 00		160 75		537 75	361 69
130	Mutual Fire—Sevastopol	5,688 33		1,852 83	1,067 84	8,609 00	2,727 42
131	Mutual Fire—Trenton	3,228 12		393 40		3,621 52	476 64
132	Mutual Fire—Washington	825 00		295 89		1,120 89	13,410 16
133	Mutual Town—Lima & Johnstown	4,883 00	600 00	465 75		5,948 75	2,027 48
134	Nekimi	3,852 10	1,600 00	563 50		6,015 60	2,183 81
135	Neva	1,540 33		1,308 08	92 61	2,941 02	23,693 26
136	New Denmark Mutual Home	12,933 68		2,401 39		15,335 07	20,656 26
137	New Hope Norwegian	10,449 77		1,912 57		12,362 34	4,877 12
138	N. Wis. Finnish Farmers	1,834 50		1,134 29		2,968 79	3,322 46
139	Oakfield Town	1,559 57	500 00	775 16		2,834 73	3,487 52
140	Oak Grove Farmers—Barron Co.	13,845 51	4,000 00	3,454 39	39 99	21,339 89	8,322 87
141	Oak Grove Farmers—Dodge Co.	590 00		259 75		849 75	918 28
142	Oakland	141 82	46 25	184 91		372 98	10 55
143	Old Mutual Town	225 00	235 00	502 52		962 52	21 81
144	Oregon	1,417 35		238 99	1 66	1,658 00	3,501 69
145	Paris	188 00		96 70		284 70	410 68
146	Pella Farmers	9,958 00	110 00	812 47	39 85	10,920 32	3,508 76
147	Perry	2,786 09		892 68		3,678 77	3,641 55
148	Pigeon	10,408 17		2,745 80	408 62	13,562 59	11,858 25
149	Plain Farmers	4,764 70	400 00	353 34		5,520 04	921 18
150	Plymouth Farmers	4,284 66	1,000 00	830 56		6,115 22	787 67
151	Portage County Polish	5,902 46	1,766 90	905 37		8,574 73	406 56
152	Price County Farmers	2,351 85	1,000 00	1,181 16		4,533 01	4,190 46
153	Primrose	460 00		147 40		607 40	1,999 86
154	Princeton—St. Marie—Seneca	1,974 00	2,402 25	378 16		4,754 41	513 73
155	Pulaski Farmers	1,320 00		253 60		1,573 60	988 90
156	Randolph—Scott	1,753 90		312 35		2,066 25	1,029 41
157	Raymond	1,939 85		380 85		2,320 70	512 72
158	Reedsburg	7,953 20	1,000 00	1,009 68		9,962 88	63 67
159	Richmond	260 50		275 85		536 35	4,995 34
160	River Falls	4,426 38		1,266 81		5,693 19	1,673 32
161	Rockland	1,076 77		686 95		1,763 72	5,290 31
162	Rosendale	4,734 08	1,700 00	1,160 29	37	7,594 74	4,406 69
163	Salem	1,938 00		84 00		2,022 00	
164	Saukville	2,112 82		2,833 54	63 44	5,009 80	4,833 00
165	Scandia Farmers	2,890 24		770 45		3,660 69	3,311 66

TABLE II.—DISBURSEMENTS—DECEMBER 31, 1919—TOWN MUTUAL FIRE COMPANIES—Concluded

Co. No.	NAME OF COMPANY	Paid for losses	Borrowed money repaid	Expenses	All other	Total disbursements	Balance
166	Scandinavian M.—Manitowoc Co.	\$2,867 63		\$576 61	\$1 06	\$3,445 30	\$2,885 26
167	Scandinavian M.—Waupaca Co.	1,510 00		241 88		1,751 88	130 23
168	Seneca—Sigel—Rudolph	11,062 07	\$3,000 00	2,544 82		16,606 89	327 27
169	Shelby Farmers	5,940 86		1,866 82	101 88	7,909 56	4,157 89
170	Sommers	3,240 85	42 47	499 34		3,782 66	
171	Stark Town	945 95		953 86		1,899 81	4,359 97
172	Stettin	4,721 08		1,432 11		6,153 19	412 50
173	Stockholm	1,228 10		872 87		2,100 97	967 78
174	Stockton	3,849 50	2,000 00	1,428 14		7,277 64	13 68
175	Sullivan	8,559 90	2,000 00	737 77		11,297 67	692 03
176	Summit	494 00		95 90		589 90	52 09
177	Theresa	6,018 00		940 31		6,958 31	876 02
178	Town Belgium	4 00		230 04	8 96	243 00	1,106 10
179	Town Clyman	96 00		113 00		209 00	560 80
180	Town Concord	3,288 35	500 00	223 52		4,011 87	562 23
181	Town Herman	5,642 95		2,962 53	134 23	8,739 71	77,898 41
182	Town Holland	100 00		523 91		623 91	15,891 12
183	Town Jefferson	8,711 76	7,235 94	2,932 72	140 75	19,021 17	1,019 99
184	Town Lebanon	825 00		157 35		982 35	112 89
185	Town Montpelier	91 00		204 91		295 91	987 58
186	Town Sharon	734 53		506 56		1,241 09	852 57
187	Town Watertown	1,238 65		737 87	72	1,977 24	958 76
188	Town Wilson	9,850 18		3,739 60		13,589 78	10,139 01
189	Trade Lake	2,794 00		1,006 69	141 12	3,941 81	1,722 81
190	Trempealeau County Farmers	10,312 63		939 29		11,251 83	3,247 80
191	Utica Farmers	5,666 62		855 62		6,522 24	1,914 26
192	Utica Fire	2,802 85		920 64		3,723 49	1,495 78
193	Vernon	4,360 50	940 90	2,020 87		7,322 27	1,131 09
194	Vinland	4,676 00	2,650 00	1,021 18		8,347 18	2,388 39
195	Warren	8,298 27		1,363 20	37 40	9,698 87	1,417 01
196	Waupun	4,803 00		997 68		5,800 68	1,443 07
197	West Bend—Polk—Richfield	9,188 71	5,300 00	2,102 65		16,591 36	279 94
198	Westford	1,907 44	500 00	472 29	75	2,880 48	358 83
199	Winchester	183 96		288 19		472 15	945 77
200	Wrightstown—Morrison Farmers	8,705 03		2,674 76	113 97	11,493 76	14,031 41
201	Yorkville & Mt. Pleasant Farmers	6,063 00		934 05	1 03	6,998 08	854 54
	Totals	\$971,536 35	\$166,541 18	\$232,242 46	\$5,135 71	\$1,375,455 70	\$1,081,562 18

MUTUAL HAIL AND CYCLONE COMPANIES

1	Buffalo Co. Mut. Storm & Cyclone	\$477 19		\$2,483 15		\$2,960 34	\$3,037 51
2	Cent. Mut. Hail & Cyclone	5,867 62		11,599 60		17,467 22	8,728 88
3	Farmers Home Mut. Hail & Cyclone	2,797 33		6,058 14		8,855 47	18,155 64
4	Farmers Mut. Tor., Cyclone & Hur.— Brown Co.	564 98		1,219 06	\$8 15	1,792 19	5,594 22
5	Lynn M. Tor., Cyclone & Hur.	3,252 47		4,102 49		7,354 96	10,440 13
6	Meeme M. Home Pr. F. (Cy. Dept.)	41 39		154 75		196 14	1,451 26
7	Monroe Co. Ltd. M. Tor., Cy. & H.	228 30		516 26	13 49	758 05	5,752 39
8	Mutual Cyclone—Mishicot	70 50		226 60	16 51	313 61	978 62
9	N. Wis. Farmers Mutual Cyclone	2,799 41	\$1,000 00	3,537 75		7,337 16	3,434 85
10	Price Co. Far. M. Fire (Cy. Dept.)	5 00		177 96		182 96	253 01
11	Richfield Mut. Hail & Cyclone	132 86		673 48	6 37	812 71	662 53
12	Town Herman M. Fire (Cy. Dept.)	144 80		116 65	3 67	265 12	1,078 44
13	Wis. Farmers Mut. H. & Cyclone	22,275 18	5,000 00	20,719 88		47,995 06	17,379 56
14	Wisconsin Tornado Mutual	10,780 21		6,761 18	52 17	17,593 56	8,943 42
15	Mutual Fire Ins. Co.—Town of Sevastopol (Cyc. Dept.)	4,735 61		1,812 48	67 84	6,615 93	2,151 84
	Totals Wisconsin Companies	\$54,172 85	\$6,000 00	\$60,159 43	\$168 20	\$120,500 48	\$88,042 10
	St. Paul Mut. Hail and Cyclone	\$109,629 10		\$116,416 03	\$11,665 32	\$237,710 45	\$352,815 73

TABLE III.—LEDGER ASSETS—DECEMBER 31, 1919—TOWN MUTUAL FIRE COMPANIES

Co. No.	NAME OF COMPANY	Cash	Loans on real estate	Bills receivable and agents' debit balances	All other	Total ledger assets
1	Albion.....	\$12,824 04				\$12,824 04
2	Alden and Black Brook.....	6,351 03				6,351 03
3	Apple River Scandinavian.....	614 82				614 82
4	Arkdale.....	604 44				604 44
5	Arlington Farmers.....	10,020 03				10,020 03
6	Ashippun.....	1,884 44				1,884 44
7	Ashford.....	862 73				862 73
8	Aurora.....	9,122 87				9,122 87
9	Baraboo.....	3,418 74				3,418 74
10	Berlin Farmers M. Fire & Lightning.....	20,579 19			\$11,800 52	32,379 71
11	Berry & Roxbury.....	1,438 74				1,438 74
12	Bloomfield.....					
13	Bloomington Farmers.....	1,077 33				1,077 33
14	Blue Mounds Fire & Lightning.....	1,669 44				1,669 44
15	Bohemian Farmers.....	2,085 25				2,085 25
16	Bohemian Kossuth.....	52 95	\$51,075 00	\$1,323 11	25,120 00	77,571 06
17	Brighton Mutual Fire & Lightning.....	666 20				666 20
18	Bristol Mutual—Kenosha.....	631 97				631 97
19	Burnett & Beaver Dam Farmers.....	2,067 00				2,067 00
20	Calamus.....	297 01				297 01
21	Caledonia Farmers—Columbia Co.....	145 89				145 89
22	Caledonia Town—Racine County.....	1,049 99				1,049 99
23	Caledonia Town—Waupaca County.....	793 12				793 12
24	Calumet County.....	3,141 91			3,453 19	6,595 10
25	Cedarburg.....	9,038 60	1,850 00	18,718 28	7,750 00	37,356 88
26	Cicero.....					
27	Columbus.....	56 86				56 86
28	Cottage Grove.....	3,637 24				3,637 24
29	Crawford County Farmers.....	7,600 09				7,600 09
30	Crystal Lake Farmers.....	2,559 24				2,559 24
31	Darlington.....	6,141 10				6,141 10
32	Dayton Farmers—Richland County.....	1,216 45				1,216 45
33	Dayton Mutual—Waupaca County.....	988 45				988 45
34	Dodgeville Town Farmers.....					
35	Dupont Farmers.....	6,784 30				6,784 30
36	Eagle Point.....	22,552 68				22,552 68
37	Eastman Bohemian.....	3,651 84	1,997 34			5,649 18
38	Elba.....	3,692 64				3,692 64
39	Etrick Scandinavian.....	5,483 84		16,452 13	10,050 00	31,985 97
40	Fall Creek Farmers.....	10,709 52				10,709 52
41	Farmers Equity.....	3,955 77				3,955 77
42	Farmers Home Mut.—Ellington.....	5,858 15				5,858 15
43	Farmers Home Mut.—Little Chute.....	1,739 90				1,739 90
44	Farmers Mutual—Albany.....	3,394 72				3,394 72
45	Farmers Mutual—Bayfield County.....	1,128 16		83 70		1,211 86
46	Farmers Mutual—New Berlin.....	1,451 67				1,451 67
47	Farmers Mutual—Bristol.....	688 45				688 45
48	Farmers Mutual—Burlington.....	3,786 86				3,786 86
49	Farmers Mutual—Ashland & Price Co.....	2,012 07				2,012 07
50	Farmers Mutual—Clarno.....	1,908 27				1,908 27
51	Farmers Mutual—Dover.....	1,251 47				1,251 47
52	Farmers Mutual—Eagle.....	232 47				232 47
53	Farmers Mutual—Franklin.....	3,150 32				3,150 32
54	Farmers Mutual—Geneva.....	149 96				149 96
55	Farmers Mutual—Greenfield.....	391 08				391 08

TABLE III.—LEDGER ASSETS—DECEMBER 31, 1919—TOWN MUTUAL FIRE COMPANIES—Continued

Co. No.	NAME OF COMPANY	Cash	Loans on real estate	Bills receivable and agents' debit balances	All other	Total ledger assets
56	Farmers Mutual—Grover.....	\$869 66		\$459 15		\$1,328 81
57	Farmers Mutual—Harmony.....	1,691 53				1,691 53
58	Farmers Mutual—Haugen.....	2,184 06				2,184 06
59	Farmers Mutual—Hayward.....	81 71				81 71
60	Farmers Mutual—Lake.....	238 12				238 12
61	Farmers Mutual—Lewiston.....	273 81				273 81
62	Farmers Mutual—Marcellon.....	916 13				916 13
63	Farmers Mut. Pro. F. I. Co. Medina, York, Sun Prairie and Deerfield.....	857 96				857 96
64	Farmers Mutual—Dunn County.....	6,909 64				6,909 64
65	Farmers Mutual—Mukwonago.....	3,583 96				3,583 96
66	Farmers Mutual—Newark.....	2,669 97				2,669 97
67	Farmers Mutual—Otsego.....	2,653 74				2,653 74
68	Farmers Mutual—Ripon.....	1,394 98				1,394 98
69	Farmers Mutual—Rusk County.....					
70	Farmers Mutual—Sparta.....	433 43				433 43
71	Mutual I. Co. of the Towns of Spring Grove, Decatur and Albany.....	6,455 44				6,455 44
72	Farmers Mutual—Spring Prairie.....	98				98
73	Farmers Mutual—Sugar Creek.....	35 14				35 14
74	Farmers Mutual—Tomah.....	100 68				100 68
75	Farmers Mutual—Troy.....	3,586 07				3,586 07
76	Farmers Mutual—Union.....	176 71				176 71
77	Farmers Mutual—Walworth.....	2,139 97				2,139 97
78	Farmers Mutual—Waterford.....	919 47				919 47
79	Farmers Mutual—Waukesha.....	152 36				152 36
80	Farmers Mutual—Wauwatosa.....	1,500 66				1,500 66
81	Farmers Mutual—Wayne.....	184 77				184 77
82	Farmers Mutual—Woneewoc.....	1,079 43				1,079 43
83	Farmington Mutual.....	1,005 22				1,005 22
84	Fountain City.....	4,915 17				4,915 17
85	Franklin Farmers.....	2,377 68				2,377 68
86	German Farmers—Ridgeville.....	864 55	\$5,451 25			6,315 80
87	German Farmers—Kewaunee.....	6,926 99	10,550 00	11,936 18	\$847.53	30,260 70
88	German Farmers—Mishicot.....	1,214 87	14,900 00	15,275 00	1,625 73	33,015 60
89	German Mutual—Auburn.....	3,159 13				3,159 13
90	German Mutual—Liberty.....	2,534 82				2,534 82
91	German Mutual—Marion.....	1,334 37				1,334 37
92	Hamburg Town.....	4,415 10	47,100 00	807 85		52,322 95
93	Hartland Farmers.....	18,371 72				18,371 72
94	Henrietta—Greenwood—Union.....	6,307 45				6,307 45
95	Hull Town.....	2,196 63				2,196 63
96	Hustisford Farmers.....	1,678 77				1,678 77
97	Irving.....	1,197 56		31 91		1,229 47
98	Ixonia.....	713 79				713 79
99	Jamestown.....	6,078 66				6,078 66
100	La Crosse County Scandinavian.....	3,642 42				3,642 42
101	Linden Town Farmers.....					
102	Lindina Town.....	2 53				2 53
103	Lisbon Fire—Juneau County.....	2,037 65				2,037 65
104	Lisbon Mutual—Waukesha County.....	1,019 20				1,019 20
105	Little Black Farmers.....	348 97	39,675 00			40,023 97
106	Lodi Farmers.....	409 41				409 41
107	Luck.....	5,362 03				5,362 03
108	Lynn.....	20,493 93		97 04		20,590 97
109	Manchester—Kingston—Marquette.....	4,380 38				4,380 38
110	Manitowoc Rapids Farmers.....	2,280 73	33,035 00	1,900 00	2,500 00	39,715 73

TARLE III.—LEDGER ASSETS—DECEMBER 31, 1919—TOWN MUTUAL FIRE COMPANIES—Continued

Co. No.	NAME OF COMPANY	Cash	Loans on real estate	Bills receivable and agents' debit balances	All other	Total ledger assets
111	Maple Valley Mutual Home	\$16,117 31		\$6,500 00		\$22,617 31
112	Martell Mutual Town	1,586 74		553 46		2,140 20
113	Mazomanie and Black Earth	339 55				339 55
114	McMillan Grange	334 05				334 05
115	Meeme Mutual Home Protection	6,603 92				6,603 92
116	Menomonie—Granville—Germantown	663 54				663 54
117	Merrimack Mutual Farmers	473 53				473 53
118	Middleton Fire and Lightning	7,405 36				7,405 36
119	Mt. Morris Norwegian	379 10				379 10
120	Mt. Pleasant	5,320 16				5,320 16
121	Mutual Farmers Fire—Newton	2,573 85	\$24,600 00			27,173 85
122	Mutual Farmers Fire—Westfield	261 09				261 09
123	Mutual Fire—Courtland	1,316 81				1,316 81
124	Mutual Fire—Hampden	44 08				44 08
125	Mutual Fire—Jefferson	1,787 18				1,787 18
126	Mutual Fire—La Prairie	2,663 89				2,663 89
127	Mutual Fire—Liberty	4,485 67				4,485 67
128	Mutual Fire—Marshfield	23,634 39				23,634 39
129	Mutual Fire—Oconomowoc	361 69				361 69
130	Mutual Fire—Sevastopol	2,329 11		276 44	\$121 87	2,727 42
131	Mutual Fire—Trenton	476 64				476 64
132	Mutual Fire—Washington	1,016 90	8,414 00	3,979 26		13,410 16
133	Mutual Town—Lima & Johnstown	2,027 48				2,027 48
134	Nekimi	2,183 81				2,183 81
135	Neva	11,337 60	700 00	4,330 00	7,325 66	23,693 26
136	New Denmark Mutual Home	9,243 34		9,412 92	2,000 00	20,656 26
137	New Hope Norwegian	4,616 24		260 88		4,877 12
138	N. Wis. Finnish Farmers	2,022 46	1,300 00			3,322 46
139	Oakfield Town	3,481 22		6 30		3,487 52
140	Oak Grove Farmers—Barron Co.	8,322 87				8,322 87
141	Oak Grove Farmers—Dodge Co.	918 28				918 28
142	Oakland	10 55				10 55
143	Old Mutual Town	21 81				21 81
144	Oregon	3,501 69				3,501 69
145	Paris	410 68				410 68
146	Pella Farmers	3,508 76				3,508 76
147	Perry	3,641 55				3,641 55
148	Pigeon	11,013 25		845 00		11,858 25
149	Plain Farmers	921 18				921 18
150	Plymouth Farmers	787 67				787 67
151	Portage County Polish	406 56				406 56
152	Price County Farmers	4,190 46				4,190 46
153	Primrose	1,999 86				1,999 86
154	Princeton—St. Marie—Seneca	513 73				513 73
155	Pulaski Farmers	988 90				988 90
156	Randolph—Scott	1,029 41				1,029 41
157	Raymond	512 72				512 72
158	Reedsburg	63 67				63 67
159	Richmond	4,995 34				4,995 34
160	River Falls	1,673 32				1,673 32
161	Rockland	5,290 31				5,290 31
162	Rosendale	4,266 15		140 54		4,406 69
163	Salem					
164	Saukville	2,755 46		777 54	1,300 00	4,833 00
165	Scandia Farmers	3,311 66				3,311 66

TABLE III.—LEDGER ASSETS—DECEMBER 31, 1919—TOWN MUTUAL FIRE COMPANIES—Concluded

Co. No.	NAME OF COMPANY	Cash	Loans on real estate	Bills receivable and agents' debit balances	All other	Total ledger assets
166	Scandinavian M.—Manitowoc Co.....	\$2,885 26				\$2,885 26
167	Scandinavian M.—Waupaca Co.....	70 98		\$59 25		130 23
168	Seneca—Sigel—Rudolph.....	327 27				327 27
169	Shelby Farmers.....	4,157 89				4,157 89
170	Somers.....					
171	Stark Town.....	4,359 97				4,359 97
172	Stettin.....	412 50				412 50
173	Stockholm.....	967 78				967 78
174	Stockton.....	13 68				13 68
175	Sullivan.....	692 03				692 03
176	Summit.....	52 09				52 09
177	Theresa.....	876 02				876 02
178	Town Belgium.....	1,106 10				1,106 10
179	Town Clyman.....	560 80				560 80
180	Town Concord.....	562 23				562 23
181	Town Herman.....	19,625 46	\$37,987 95	17,785 00	\$2,500 00	77,898 41
182	Town Holland.....	2,171 12	9,625 00	4,095 00		15,891 12
183	Town Jefferson.....	1,019 99				1,019 99
184	Town Lebanon.....	112 89				112 89
185	Town Montpelier.....	987 58				987 58
186	Town Sharon.....	852 57				852 57
187	Town Watertown.....	958 76				958 76
188	Town Wilson.....	3,216 60	1,500 00	4,945 62	476 79	10,139 01
189	Trade Lake.....	1,722 81				1,722 81
190	Trempealeau County Farmers.....	3,247 80				3,247 80
191	Utica Farmers.....	1,602 80		311 46		1,914 26
192	Utica Fire.....	1,495 78				1,495 78
193	Vernon.....	1,131 09				1,131 09
194	Vinland.....	2,388 39				2,388 39
195	Warren.....	1,417 01				1,417 01
196	Waupun.....	1,443 07				1,443 07
197	West Bend—Polk—Richfield.....	279 94				279 94
198	Westford.....	358 83				358 83
199	Winchester.....	945 77				945 77
200	Wrightstown—Morrison Farmers.....	12,283 44		1,747 97		14,031 41
201	Yorkville and Mt. Pleasant Farmers.....	854 54				854 54
	Totals.....	\$591,819 36	\$289,760 54	\$123,110 99	\$76,871 29	1,081,562 18

MUTUAL HAIL AND CYCLONE COMPANIES

1	Buffalo Co. Mut. Storm & Cyclone.....	\$3,037 51				\$3,037 51
2	Cent. Mut. Hail & Cyclone.....	8,728 88				8,728 88
3	Farmers Home Mut. Hail & Cyclone.....	11,363 07	\$4,600 00	\$992 57	\$1,200 00	18,155 64
4	F. Mut. Tor., Cyc. & Hur., Brown Co.....	5,414 11		180 11		5,594 22
5	Lynn Mut. Tor., Cyc. & Hur.....	10,440 13				10,440 13
6	Meeme M. Home Pr. Fire (Cy. Dpt.).....	1,451 26				1,451 26
7	Monroe Co. Ltd. M. Tor. Cy. & Hur.....	4,552 39		1,200 00		5,752 39
8	Mutual Cyclone—Mishicot.....	978 62				978 62
9	N. Wis. Farmers Mutual Cyclone.....	3,434 85				3,434 85
10	Price Co. Far. M. Fire (Cy. Dpt.).....	253 01				253 01
11	Richfield Mut. Hail & Cyclone.....	662 53				662 53
12	Town Herman M. Fire (Cyc. Dpt.).....	1,078 44				1,078 44
13	Wis. Farmers Mut. Hail & Cyclone.....	17,379 36				17,379 36
14	Wisconsin Tornado Mutual.....	8,943 42				8,943 42
15	Mutual Fire Ins. Co.—Town of Sevastopol (Cyc. Dept.).....	2,151 84				2,151 84
	Totals Wisconsin Companies.....	\$79,869 42	\$4,600 00	\$2,372 68	\$1,200 00	\$88,042 10
	St. Paul Mutual Hail and Cyclone.....	\$286,552 09	\$2,500 00		\$63,763 64	\$352,815 73

TABLE IV.—NON-LEDGER ASSETS AND ASSETS NOT ADMITTED—DECEMBER 31, 1919—TOWN MUTUAL FIRE COMPANIES

Co. No.	NAME OF COMPANY	NON-LEDGER ASSETS			Gross assets	DEDUCT ASSETS NOT ADMITTED			Co. No.
		Unpaid as- sessments levied on or after Nov. 1 of current year	All other	Total		Unpaid as- sessments levied dur- ing current year prior to Nov. 1; and prior to current year	All other	Total	
1	Albion.....			\$795 00	\$12,824 04				1
2	Alden and Black Brook.....	\$626 00	\$172 00	798 00	7,149 03	\$626 00	\$172 00	\$798 00	2
3	Apple River Scandinavian.....		100 00	100 00	714 82		100 00	100 00	3
4	Arkdale.....		196 50	196 50	800 94		196 50	196 50	4
5	Arlington Farmers.....		150 00	150 00	10,170 03		150 00	150 00	5
6	Ashippun.....		50 00	50 00	1,834 44		50 00	50 00	6
7	Astoria.....		200 00	200 00	1,062 73		200 00	200 00	7
8	Aurora.....	2,533 97	160 00	2,693 97	11,816 84	2,533 97	160 00	2,693 97	8
9	Baraboo.....	289 93	65 00	354 93	3,773 67	289 93	65 00	354 93	9
10	Berlin Farmers M. F. & Lightning.....		400 00	400 00	32,779 71		400 00	400 00	10
11	Berry & Roxbury.....	39 83		39 83	1,478 57	39 83		39 83	11
12	Bloomfield.....		300 00	300 00	300 00		300 00	300 00	12
13	Bloomington Farmers.....	477 40	315 00	792 40	1,869 73	477 40	315 00	792 40	13
14	Blue Mounds Fire & Lightning.....		100 00	100 00	1,769 44		100 00	100 00	14
15	Bohemian Farmers.....				2,085 25				15
16	Bohemian Kossuth.....		507 51	507 51	78,078 57		152 50	152 50	16
17	Brighton Mut. Fire & Lightning.....	7 30	10 00	17 30	683 50	7 30	10 00	17 30	17
18	Bristol Mutual—Kenosha.....	10 30		10 30	642 27	10 30		10 30	18
19	Burnett & Beaver Dam Farmers.....				2,067 00				19
20	Calamus.....		35 00	35 00	332 01		35 00	35 00	20
21	Caledonia Farmers—Columbia Co.....				145 89				21
22	Caledonia Town—Racine County.....	187 32	105 00	292 32	2,342 31	187 32	105 00	292 32	22
23	Caledonia Town—Waupaca County.....		75 00	75 00	868 12		75 00	75 00	23
24	Calumet County.....		250 00	250 00	6,845 10		250 00	250 00	24
25	Cedarburg.....		1,183 13	1,183 13	38,540 01		875 00	875 00	25
26	Cicero.....		100 00	100 00	100 00		100 00	100 00	26
27	Columbus.....				56 86				27
28	Cottage Grove.....	131 82	150 00	281 82	3,919 06	131 82	150 00	281 82	28
29	Crawford County Farmers.....	562 88	80 00	642 88	8,242 97	562 88	80 00	642 88	29
30	Crystal Lake Farmers.....	368 08		368 08	2,927 32	368 08		368 08	30

31	Darlington.....		200 00	100 00	6,441 10	200 00	100 00	300 00	6,141 10	31
32	Dayton Farmers—Richland County.....			50 00	1,266 45		50 00	50 00	1,216 45	32
33	Dayton Mut.—Waubesa County.....	\$146 60	10 08		1,145 13	10 08		10 08	1,135 05	33
34	Dodgeville Town Farmers.....			6 00	6 00		6 00	6 00		34
35	Dupont Farmers.....			100 00	6,884 30		100 00	100 00	6,784 30	35
36	Eagle Point.....		641 41	225 00	23,419 09	641 41	225 00	866 41	22,552 68	36
37	Eastman Bohemian.....			75 00	5,724 18		75 00	75 00	5,649 18	37
38	Elba.....		10 00	300 00	4,002 64	10 00	300 00	310 00	3,692 64	38
39	Eltrick Scandinavian.....			1,110 43	33,096 40		200 00	200 00	32,896 40	39
40	Fall Creek Farmers.....		80 82	450 00	11,240 34	80 82	450 00	530 82	10,709 52	40
41	Farmers Equity.....		24 43	400 00	4,380 20	24 43	400 00	424 43	3,955 77	41
42	Farmers Home Mut.—Ellington.....		419 43	615 00	6,892 58	419 43	615 00	1,034 43	5,858 15	42
43	Farmers Home Mut.—Little Chute.....			80 00	1,819 90		80 00	80 00	1,739 90	43
44	Farmers Mutual—Albany.....		239 79	286 50	3,921 01	239 79	286 50	526 29	3,394 72	44
45	Farmers Mutual—Bayfield Co.....				3,921 01			67 30	1,144 56	45
46	Farmers Mutual—New Berlin.....				1,451 67				1,451 67	46
47	Farmers Mutual—Bristol.....		21 97	40 00	750 42	21 97	40 00	61 97	688 45	47
48	Farmers Mutual—Burlington.....			100 00	3,886 86		100 00	100 00	3,786 86	48
49	Farmers Mut.—Ashland, & Price Co.....			113 00	2,125 07		113 00	113 00	2,012 07	49
50	Farmers Mutual—Clarno.....		818 93	60 00	2,757 20	818 93	60 00	878 93	1,908 27	50
51	Farmers Mutual—Dover.....				1,251 47				1,251 47	51
52	Farmers Mutual—Eagle.....	238 11	130 75	25 00	626 33	130 75	25 00	155 75	470 58	52
53	Farmers Mutual—Franklin.....		107 12	137 00	3,394 44	107 12	137 00	244 12	3,150 32	53
54	Farmers Mutual—Geneva.....		399 45	50 00	549 41	399 45	50 00	399 45	149 96	54
55	Farmers Mutual—Greenfield.....			50 00	441 08		50 00	50 00	391 08	55
56	Farmers Mutual—Grover.....			\$100 00	\$1,428 81		\$100 00	\$100 00	\$1,328 81	56
57	Farmers Mutual—Harmony.....		\$310 00	350 00	2,351 53	\$310 00	350 00	660 00	1,691 53	57
58	Farmers Mutual—Haugen.....			20 00	2,204 06		20 00	20 00	2,184 06	58
59	Farmers Mutual—Hayward.....				81 71				81 71	59
60	Farmers Mutual—Lake.....				238 12				238 12	60
61	Farmers Mutual—Lewiston.....		208 80	50 00	532 61	208 80	50 00	258 80	273 81	61
62	Farmers Mutual—Marcellon.....		89 00	45 00	1,050 13	89 00	45 00	134 00	916 13	62
63	Farmers M. Pr. F. Ins. Co. of Medina, York, Sun Prairie, and Deerfield.....				1,115 06				887 96	63
64	Farmers Mutual—Dunn County.....		810 00	159 00	8,769 64	810 00	159 00	257 10	6,909 64	64
65	Farmers Mutual—Mukwonago.....		112 45	90 00	3,786 41	112 45	90 00	1,860 00	3,583 96	65
66	Farmers Mutual—Newark.....				2,669 97			202 45	2,669 97	66
67	Farmers Mutual—Oscego.....		15 37	50 00	2,719 11	15 37	50 00	65 37	2,653 74	67
68	Farmers Mutual—Ripon.....			25 00	1,419 98		25 00	25 00	1,394 98	68
69	Farmers Mutual—Rusk County.....		692 07	35 00	727 07	692 07	35 00	727 07		69
70	Farmers Mutual—Sparta.....			45 00	478 43		45 00	45 00	433 43	70

TABLE IV.—NON-LEDGER ASSETS AND ASSETS NOT ADMITTED—DECEMBER 31, 1919—TOWN MUTUAL FIRE COMPANIES—Continued

Co. No.	NAME OF COMPANY	Non-Ledger Assets			Gross assets	Deduct Assets Not Admitted			Co. No.
		Unpaid as- sessments levied on or after Nov. 1 of current year	Unpaid as- sessments levied dur- ing current year prior to Nov. 1; and prior to current year	All other		Total	All other	Total	
71	Mut. Ins. Co. of Towns of Spring Grove, Decatur and Albany		\$185 01	\$65 00	\$6,705 45	\$250 01	\$185 05	\$250 01	71
72	Farmers Mutual—Spring Prairie			50 00	50 98	50 00		50 00	72
73	Farmers Mutual—Sugar Creek			90 00	125 14	90 00		90 00	73
74	Farmers Mutual—Tombah			65 00	165 68	65 00		65 00	74
75	Farmers Mutual—Troy				3,586 07				75
76	Farmers Mutual—Union	\$9,178 34	111 91	235 00	9,701 96		111 91	346 91	76
77	Farmers Mutual—Walworth				2,139 97				77
78	Farmers Mutual—Waterford			42 00	961 47	42 00		42 00	78
79	Farmers Mutual—Watkesha		560 31	500 00	1,212 67	560 31		1,060 31	79
80	Farmers Mutual—Wauwatosa			65 00	1,565 66	65 00		65 00	80
81	Farmers Mutual—Wayne			35 00	219 77	35 00		35 00	81
82	Farmers Mutual—Wenoc	1,062 27	273 80	50 00	2,465 50	273 80		323 80	82
83	Farmington Mutual			100 00	1,105 22	100 00		100 00	83
84	Fountain City			350 00	5,265 17	350 00		350 00	84
85	Franklin Farmers		220 60	100 00	2,698 28	320 60	220 60	320 60	85
86	German Farmers—Ridgeville			100 00	6,415 80	100 00		100 00	86
87	German Farmers—Kewaunee			75 00	30,335 70			532 56	87
88	German Farmers—Mishicot				33,015 66			33,015 66	88
89	German Mutual—Auburn		220 00	500 00	3,879 13	720 00	220 00	720 00	89
90	German Mutual—Liberty		403 94	35 00	2,973 76	438 94	403 94	438 94	90
91	German Mutual—Marion			80 00	1,414 37	80 00		80 00	91
92	Hamburg Town			2,407 57	54,730 52	2,407 57		200 00	92
93	Hartland Farmers			271 50	18,643 22	271 50		271 50	93
94	Henrietta—Greenwood—Union				6,307 45				94
95	Hull Town			330 00	2,526 63	330 00		330 00	95
96	Hustisford Farmers			250 00	1,928 77	250 00		250 00	96
97	Irving		617 62	100 00	1,947 09		649 53	749 53	97
98	Ixona				713 79				98
99	Janestown		125 48		6,204 14		125 48	125 48	99
100	La Crosse County Scandinavian		25 96		3,668 38		25 96	25 96	100

101	Linden Town Farmers	52 67	102 67	50 00	102 67	101
102	Lindora Town	393 00	473 53	80 00	473 00	102
103	Lisbon Fire—Jureau County	1,075 46	3,153 11	40 00	1,115 46	103
104	Lisbon Mutual—Waukesha Co.	10 08	1,029 28	40 00	1,019 20	104
105	Little Black Farmers	250 00	40,273 97	250 00	40,023 97	105
106	Loth Farmers	23 08	432 49	23 08	409 41	106
107	Luck	100 00	5,462 03	100 00	5,362 03	107
108	Lynn	1,007 49	21,948 46	350 00	20,590 97	108
109	Manchester-Kingston—Marquette	50 00	4,430 38	50 00	4,380 38	109
110	Mantowoc Rapids Farmers	120 00	39,835 73	120 00	39,715 73	110
111	Maple Valley Mutual Home	225 00	22,842 31	225 00	22,617 31	111
112	Martell Mutual Town	225 00	2,365 20	225 00	2,140 20	112
113	Mazomanie & Black Earth	40 00	1,701 15	40 00	1,361 60	113
114	McMillan Grange	441 75	1,259 80	441 75	925 75	114
115	Meeme Mutual Home Protection	175 00	6,778 92	175 00	6,603 92	115
116	Menomonee-Granville—Germantown	110 00	773 54	110 00	663 54	116
117	Merrimack Mutual Farmers	90 00	597 78	90 00	473 53	117
118	Middleton Fire & Lightning	240 00	7,645 36	240 00	7,405 36	118
119	Mt. Morris Norwegian	77 00	1,017 05	77 00	379 10	119
120	Mt. Pleasant	637 95	5,320 16	637 95	5,320 16	120
121	Mutual Farmers Fire—Newton	95 00	27,268 85	95 00	27,173 85	121
122	Mutual Farmers Fire—Westfield	80 00	341 09	80 00	261 09	122
123	Mutual Fire—Courtland	5 00	1,316 81	5 00	1,316 81	123
124	Mutual Fire—Hamden	35 00	49 08	35 00	44 08	124
125	Mutual Fire—Jefferson	140 00	1,822 18	140 00	1,787 18	125
126	Mutual Fire—La Prairie	326 82	2,803 89	326 82	2,663 89	126
127	Mutual Fire—Liberty	1,698 84	4,812 49	1,698 84	4,455 67	127
128	Mutual Fire—Marshfield	15 00	25,333 23	15 00	23,634 39	128
129	Mutual Fire—Oconomowoc	480 00	3,276 69	480 00	3,361 69	129
130	Mutual Fire—Sevastopol	50 00	3,207 42	50 00	2,727 42	130
131	Mutual Fire—Trenton	5 00	5,023 40	5 00	4,968 40	131
132	Mutual Fire—Washington	614 20	14,024 36	184 25	13,840 11	132
133	Mutual Town—Lima & Johnstown	318 80	2,346 28	318 80	2,027 48	133
134	Nekimi	36 00	2,219 81	36 00	2,183 81	134
135	Neva	325 00	24,018 26	325 00	23,693 26	135
136	New Denmark Mutual Home	200 00	20,856 26	200 00	20,656 24	136
137	New Hope Norwegian	250 00	5,758 96	250 00	4,937 48	137
138	N. Wis. Finnish Farmers	216 20	3,598 66	216 20	3,322 46	138
139	Oakfield Town	83 46	3,616 21	83 46	3,487 52	139
140	Oak Grove Farmers—Barron Co.	665 00	10,258 33	665 00	8,322 87	140

TABLE IV.—NON-LEDGER ASSETS AND ASSETS NOT ADMITTED—DECEMBER 31, 1919—TOWN MUTUAL FIRE COMPANIES—Concluded

Co. No.	NAME OF COMPANY	Non-Ledger Assets			Gross assets	DEDUCT ASSETS NOT ADMITTED			Admitted assets	Co. No.
		Unpaid as- sessments levied on or after Nov. 1 of current year	Unpaid as- sessments levied dur- ing current year prior to Nov. 1; and prior to current year	All other		Total	Unpaid as- sessments levied dur- ing current year prior to Nov. 1; and prior to current year	All other		
141	Oak Grove Farmers—Dodge Co.				\$918 28				\$918 28	141
142	Oakland				10 55				10 55	142
143	Old Town Mutual			\$31 30	2,866 67	\$2,844 86	\$2,813 56		21 81	143
144	Oregon			65 00	3,675 02	173 33	108 33		3,531 69	144
145	Paris			40 00	450 68	40 00		40 00	410 68	145
146	Pella Farmers			175 00	3,683 76	175 00		175 00	3,508 76	146
147	Perry			100 00	3,741 55	100 00		100 00	3,641 55	147
148	Pigeon			380 00	12,238 25	380 00		750 00	11,488 25	148
149	Plain Farmers			133 61	1,054 79	133 61			921 18	149
150	Plymouth Farmers			85 00	1,043 30	255 63	170 63	85 00	787 67	150
151	Portage County Polish			110 00	1,077 70	671 14	561 14	110 00	406 56	151
152	Price County Farmers			100 00	4,757 45	566 99	466 99	100 00	4,190 46	152
153	Prinrose			15 00	2,014 86	15 00		15 00	1,999 86	153
154	Princeton—St. Marie—Seneca			40 00	683 39	114 66	74 66	40 00	513 73	154
155	Pulaski Farmers			30 00	1,174 90	186 00	156 00	30 00	988 90	155
156	Randolph—Scott			5 00	1,046 66	17 25	12 25	5 00	1,039 41	156
157	Raymond				519 79				519 79	157
158	Redsburg			50 00	203 40	139 73	89 73	50 00	139 73	158
159	Richmond			50 00	5,045 34	50 00		50 00	4,995 34	159
160	River Falls				1,673 32				1,673 32	160
161	Rockland			90 00	5,380 31	90 00		90 00	5,290 31	161
162	Rosendale			270 00	5,084 11	627 42	357 42	270 00	4,406 69	162
163	Salesville				163 22	163 22	163 22		163 22	163
164	Saukville			577 00	5,410 00	577 00		577 00	4,833 00	164
165	Scandia Farmers			150 00	3,504 97	186 31	43 31	150 00	3,311 66	165
166	Scandinavian M.—Manitowoc Co.			10 00	2,895 26	10 00		10 00	2,885 26	166
167	Scandinavian M.—Waupaca Co.				130 23				130 23	167
168	Seneca—Sigel—Rudolph			70 00	289 28	289 28	219 28	70 00	327 27	168
169	Shelby Farmers			110 00	4,267 89	110 00		110 00	4,157 89	169
170	Somers			50 00	123 09	123 09	73 09	50 00	123 09	170

171	Stark Town.....	270 40	90 00	380 40	4,720 37	270 40	90 00	380 40	4,359 97	171
172	Stetlin.....		80 00	80 00	492 50		80 00	80 00	412 50	172
173	Stockholm.....		565 00	565 00	1,532 78		565 00	565 00	967 78	173
174	Stockton.....	794 70	15 00	809 70	823 38	794 70	15 00	809 70	13 68	174
175	Sullivan.....	594 21	425 00	1,019 21	1,711 24	594 21	425 00	1,019 21	692 03	175
176	Summit.....		40 00	47 67	99 76	7 67	40 00	47 67	52 09	176
177	Theresa.....		200 00	314 91	1,190 93	114 91	200 00	314 91	876 02	177
178	Town Belgium.....		115 00	115 00	1,221 10		115 00	115 00	1,106 10	178
179	Town Clyman.....				560 80				560 80	179
180	Town Concord.....		70 00	70 00	632 23		70 00	70 00	562 23	180
181	Town Herman.....									
182	Town Holland.....		1,387 00	1,387 00	79,285 41		300 00	300 00	78,985 41	181
183	Town Jefferson.....		75 00	75 00	15,966 12		75 00	75 00	15,891 12	182
184	Town Lebanon.....	161 70	325 00	486 70	1,506 69	161 70	325 00	486 70	1,019 99	183
185	Town Montpelier.....				112 89				112 89	184
					987 58				987 58	185
186	Town Sharon.....	54 73	110 00	164 73	1,017 30	54 73	110 00	164 73	852 57	186
187	Town Watertown.....		160 00	160 00	1,118 76		160 00	160 00	958 76	187
188	Town Wilson.....		291 00	291 00	10,430 01		88 00	88 00	10,342 01	188
189	Trade Lake.....		379 58	379 58	2,102 39		379 58	379 58	1,722 81	189
190	Trempealeau County Farmers.....		50 00	50 00	3,297 80		50 00	50 00	3,247 80	190
191	Utica Farmers.....		55 00	55 00	1,969 26		55 00	55 00	1,914 26	191
192	Utica Fire.....		210 53	210 53	1,706 31	100 53	110 00	210 53	1,495 78	192
193	Vernon.....		1,435 00	1,656 00	2,787 09	221 00	1,435 00	1,656 00	1,131 09	193
194	Vinland.....	259 14	110 00	369 14	2,757 53	259 14	110 00	369 14	2,388 39	194
195	Warren.....		100 00	100 00	1,517 01		100 00	100 00	1,417 01	195
196	Waupun.....	93 71	40 00	133 71	1,576 78	93 71	40 00	133 71	1,443 07	196
197	West Bend—Polk—Richfield.....	56 13	300 00	356 13	636 07	56 13	300 00	356 13	1,279 94	197
198	Westford.....		50 00	50 00	408 83		50 00	50 00	358 83	198
199	Winchester.....		225 00	225 00	1,170 77		225 00	225 00	945 77	199
200	Wrightstown—Morrison Farmers.....		325 00	325 00	14,356 41		994 16	994 16	13,362 25	200
201	Yorkville & Mt. Pleasant Farmers.....	19 47	130 00	149 47	1,004 01	19 47	130 00	149 47	854 54	201
	Totals.....	\$27,374 03	\$34,672 29	\$78,494 22	\$1,160,056 40	\$29,133 96	\$30,247 66	\$59,381 62	\$1,100,674 78	

MUTUAL HAIL AND CYCLONE COMPANIES

Co. No.	NAME OF COMPANY	Non-Ledger Assets				Gross assets	Deduct Assets Not Admitted			Admitted assets	Co. No.
		Unpaid as- sessments levied on or after Nov. 1 of current year	Unpaid as- sessments levied dur- ing current year prior to Nov. 1; and prior to current year	All other	Total		Unpaid as- sessments levied dur- ing current year prior to Nov. 1; and prior to current year	All other	Total		
1	Buffalo Co. Mut. Storm & Cyclone.		\$3,509 95	\$1,418 02	\$4,927 97	\$3,037 51	\$3,509 95	\$1,418 02	\$4,927 97	\$3,037 51	1
2	Cent. Mut. Hail & Cyclone.					13,656 85				8,728 88	2
3	Farmers Home Mut. Hail & Cyclone			1,000 00	1,000 00	19,155 64		1,000 00	1,000 00	18,155 64	3
4	Farmers M. Tor. Cy. & H. Brown Co			57 25	57 25	5,651 47		170 46	170 46	5,481 01	4
5	Lynn Mut. Tor., Cyclone & Hur.			50 00	50 00	10,490 13		50 00	50 00	10,440 13	5
6	Meeme M. Home Pr. F. (Cy. Dept.)			70 00	70 00	1,521 26		70 00	70 00	1,451 26	6
7	Monroe Co. Ltd. M. Tor. Cy. & H.			15 00	15 00	5,767 39		15 00	15 00	5,752 39	7
8	Mutual Cyclone Mishod					978 62				978 62	8
9	N. Wis. Farmers Mut. Cyclone		1,192 24	175 00	1,367 24	4,802 09	1,192 24	175 00	1,367 24	3,434 85	9
10	Price Co. F. M. Fire (Cy. Dept.)		11 66	40 00	51 66	304 67	11 66	40 00	51 66	253 01	10
11	Richfield Mut. Hail & Cyclone			50 00	50 00	712 53		50 00	50 00	662 53	11
12	Town Herman M. F. Cy. Dept.)					1,078 44				1,078 44	12
13	Wis. Farmers M. Hail & Cyclone.		10,499 49	1,000 00	11,499 49	28,878 85	10,499 49	1,000 00	11,499 99	17,379 36	13
14	Wisconsin Tornado Mutual		2,283 36	550 00	2,833 36	11,776 78	2,283 36	550 00	2,833 36	8,943 42	14
15	Mutual Fire Ins. Co.—Town of Sevastopol (Cy. Dept.)					2,151 84				2,151 84	15
	Totals Wisconsin Companies		\$17,496 70	\$4,425 27	\$21,921 97	\$109,964 07	\$17,496 70	\$4,538 48	\$22,035 18	\$87,928 89	
	St. Paul Mut. Hail & Cyclone.		\$195,744 56	\$1,529 32	\$197,273 88	\$550,089 61	\$195,744 56	\$21,265 90	\$217,010 46	\$333,079 15	

TABLE V.—LIABILITIES AND RISKS—DECEMBER 31, 1919—TOWN MUTUAL FIRE COMPANIES

Co. No.	NAME OF COMPANY	LIABILITIES				RISKS				Co. No.
		Unpaid losses	Salaries and com- missions unpaid	Borrowed money unpaid	All other	Total liabilities	In force Dec. 31, 1918	Written and renewed during year	Expired and cancelled during year	In force Dec. 31, 1919
1	Albion.....						\$6,222,669 00	\$2,153,807 00	\$1,243,218 00	\$7,133,258 00
2	Alden & Black Brook.....						3,845,035 00	1,321,952 00	747,185 00	4,119,802 00
3	Apple River Scandinavians.....	\$855 00		\$700 00		\$1,555 00	2,704,677 00	846,075 00	620,417 00	2,930,335 00
4	Arkdale.....			1,000 00		1,000 00	1,641,945 00	535,148 00	455,320 00	1,721,773 00
5	Arlington Farmers.....						4,843,004 00	1,546,350 00	1,258,175 00	5,131,179 00
6	Ashippun.....						1,046,585 00	247,998 00	180,103 00	1,114,480 00
7	Ashford.....						2,699,122 00	832,330 00	611,552 00	2,919,900 00
8	Aurora.....						6,309,625 00	1,960,472 00	1,457,847 00	6,819,350 00
9	Baraboo.....	1,706 42				1,706 42	2,705,325 00	1,894,068 00	278,638 00	3,320,755 00
10	Berlin Farmers M. Fire & Lightning.....						7,883,486 00	2,773,530 00	1,936,390 00	8,720,626 00
11	Berry & Roxbury.....						1,730,531 00	456,898 00	438,344 00	1,749,085 00
12	Bloomfield.....	1,600 00				1,600 00	3,626,355 00	1,039,065 00	676,600 00	3,987,630 00
13	Bloomington Farmers.....	5,694 20				5,694 20	3,887,520 00	1,115,900 00	947,575 00	3,831,935 00
14	Blue Mounds Fire & Lightning.....						2,545,163 00	883,300 00	547,863 00	2,885,780 00
15	Bohemian Farmers.....						2,031,982 00	507,643 00	388,919 00	2,150,706 00
16	Bohemian Kossuth.....						4,958,734 00	1,669,416 00	1,010,807 00	5,617,343 00
17	Brighton Mutual Fire & Lightning.....						257,810 00	182,250 00	182,250 00	820,210 00
18	Bristol Mutual—Kenosha.....	16 75				16 75	897,893 00	149,945 00	134,140 00	913,340 00
19	Burnett & Beaver Dam Farmers.....						1,890,028 00	658,885 00	339,238 00	2,249,185 00
20	Calamus.....						890,280 00	216,680 00	129,105 00	979,855 00
21	Caledonia Farmers—Columbia Co.....						854,745 00	15,110 00	4,000 00	665,855 00
22	Caledonia Town—Reine County.....						2,237,650 00	696,084 00	465,165 00	2,470,599 00
23	Caledonia Town—Waupaca County.....						1,261,781 00	375,280 00	233,371 00	1,403,690 00
24	Calumet County.....						7,782,089 00	2,377,009 00	1,710,890 00	8,448,168 00
25	Cedarburg.....	4,250 00			\$659 00	4,909 00	8,324,957 96	2,884,181 58	1,691,006 42	9,218,133 12
26	Cierro.....			992 57		992 57	6,570,978 00	2,096,762 00	1,232,631 00	7,435,109 00
27	Colburns.....			380 00		380 00	1,882,885 00	639,620 00	479,400 00	2,042,806 00
28	Cottage Grove.....	13 14				13 14	4,105,572 00	1,218,475 00	897,317 43	4,426,729 57
29	Crawford County Farmers.....	25 00				25 00	2,800,209 00	968,530 00	1,346,540 00	2,422,199 00
30	Crystal Lake Farmers.....				5 42	5 42	2,430,108 00	597,975 00	477,547 00	2,550,538 00

31	Dartington.....	300 00	7,600,600 00	2,729,609 00	1,754,809 00	8,575,400 00	31
32	Dayton Farmers—Richland County.....	160 00	1,763,351 00	595,603 00	355,550 00	2,003,404 00	32
33	Dayton Mutual—Waspa County.....		377,385 00	94,485 00	66,370 00	405,500 00	33
34	Dodgeville Town Farmers.....	123 66	1,142,460 00	245,610 00	219,910 00	1,168,160 00	34
35	Dupont Farmers.....		6,158,541 00	1,724,186 00	1,077,520 00	6,805,207 00	35
36	Eagle Point.....		10,116,182 00	3,505,281 00	2,427,106 58	11,194,356 42	36
37	Eastman Bohemian.....		711,931 00	267,122 00	104,226 00	874,827 00	37
38	Elba.....		3,807,730 00	1,437,730 00	1,100,920 00	4,144,200 00	38
39	Ettrick Scandinavian.....		7,911,505 00	2,411,111 00	1,778,149 00	8,544,467 00	39
40	Fall Creek Farmers.....		6,101,275 00	1,623,350 00	1,138,995 00	6,585,630 00	40
41	Farmers Equity.....		4,711,702 00	1,203,445 00	802,535 00	5,112,212 00	41
42	Farmers Home Mut.—Ellington.....	1,200 00	6,560,457 00	2,032,486 00	1,744,382 00	6,848,561 00	42
43	Farmers Home Mut.—Little Chute.....		508,669 00	125,830 00	100,994 00	533,505 00	43
44	Farmers Mutual—Albany.....		1,643,560 00	508,010 00	441,405 00	1,710,165 00	44
45	Farmers Mutual—Bayfield County.....		749,847 00	274,575 00	83,302 00	941,120 00	45
46	Farmers Mutual—New Berlin.....		920,421 00	290,045 00	221,510 00	988,956 00	46
47	Farmers Mutual—Bristol.....		1,044,078 00	227,866 00	182,245 00	1,089,699 00	47
48	Farmers Mutual—Burlington.....		2,114,839 00	866,965 00	531,598 00	2,450,206 00	48
49	Farmers Mutual—Ashland and Price Cos.....		448,676 00	174,609 00	127,164 00	2,496,121 00	49
50	Farmers Mutual—Clarno.....	350 00	2,920,270 00	751,145 00	563,455 00	3,107,960 00	50
51	Farmers Mutual—Dover.....		1,520,743 00	474,260 00	420,530 00	1,574,153 00	51
52	Farmers Mutual—Eagle.....	3 65	832,480 00	99,180 00	71,165 00	860,495 00	52
53	Farmers Mutual—Franklin.....		3,252,955 10	1,285,316 00	1,037,642 00	3,500,629 10	53
54	Farmers Mutual—Genewa.....	2,391 84	2,318,017 00	460,365 00	519,415 00	2,258,867 00	54
55	Farmers Mutual—Greenfield.....		1,505,517 00	348,375 00	285,960 00	1,567,332 00	55
56	Farmers Mutual—Grover.....		1,580,862 00	530,935 00	348,052 00	1,763,745 00	56
57	Farmers Mutual—Harmony.....	334 00	3,193,153 05	1,018,732 65	645,488 25	3,566,397 45	57
58	Farmers Mutual—Haugen.....		487,687 00	247,935 00	83,110 00	652,942 00	58
59	Farmers Mutual—Hayward.....	185 00	97,969 09	103,264 00	13,416 62	187,816 47	59
60	Farmers Mutual—Lake.....		524,020 50	117,484 50	108,697 50	532,807 50	60
61	Farmers Mutual—Lawiston.....	1,000 00	1,496,820 00	389,610 00	284,135 00	1,602,295 00	61
62	Farmers Mutual—Marcellon.....	221 38	1,665,665 50	556,070 00	427,437 50	1,794,298 00	62
63	Farmers Mutual Protective Fire Ins. Co. of Medina, York, Sun Prairie & Deerfield.....	267 50	2,612,890 00	883,680 00	546,635 00	2,949,935 00	63
64	Farmers Mutual—Dunn County.....	175 00	10,142,970 00	3,888,520 00	2,062,400 00	11,969,090 00	64
65	Farmers Mutual—Nukwonago.....		2,571,641 00	983,550 00	667,855 00	2,887,336 00	65
66	Farmers Mutual—Newark.....		2,660,872 00	763,373 00	512,606 00	2,911,639 00	66
67	Farmers Mutual—Osego.....		1,838,200 00	494,590 00	385,295 00	1,947,495 00	67
68	Farmers Mutual—Ripon.....		3,719,025 00	1,173,440 00	770,340 00	4,122,125 00	68
69	Farmers Mutual—Rusk County.....	328 90	392,219 00	125,430 00	16,330 00	501,319 00	69
70	Farmers Mutual—Sparta.....		2,316,208 00	765,815 00	547,861 00	2,534,162 00	70

TABLE V.—LIABILITIES AND RISKS—DECEMBER 31, 1919—TOWN MUTUAL FIRE COMPANIES—Continued

Co. No.	NAME OF COMPANY	LIABILITIES				RISKS					
		Unpaid losses	Salaries and com- missions unpaid	Borrowed money unpaid	All other	Total liabilities	In force Dec. 31, 1918	Written and renewed during year	Expired and cancelled during year	In force Dec. 31, 1919	Co. No.
71	Mutual Ins. Co. of the Towns of Spring Grove, Decatur & Albany.....						\$2,720,814 00	\$823,980 00	\$682,173 00	\$2,862,621 00	71
72	Farmers Mutual—Spring Prairie.....						2,091,555 00	607,400 00	449,845 00	2,249,110 00	72
73	Farmers Mutual—Sugar Creek.....	\$25 00				\$25 00	4,729,012 00	1,569,860 00	1,378,304 00	4,920,568 00	73
74	Farmers Mutual—Toman.....			\$1,200 00		1,200 00	5,494,045 00	1,555,000 00	908,025 00	6,141,020 00	74
75	Farmers Mutual—Troy.....						2,000,119 00	550,635 00	413,602 00	2,137,152 00	75
76	Farmers Mutual—Union.....	205 01		6,057 50		6,262 51	4,127,354 24	1,312,556 00	850,735 43	4,589,174 81	76
77	Farmers Mutual—Watworth.....						980,910 00	381,970 00	259,695 00	1,103,185 00	77
78	Farmers Mutual—Waterford.....						1,209,805 00	454,420 00	233,605 00	1,430,620 00	78
79	Farmers Mutual—Waukesha.....			1,500 00	\$8 07	1,508 07	5,756,181 00		26,063 00	5,730,118 00	79
80	Farmers Mutual—Wauwatosa.....						1,738,478 00	470,790 00	392,605 00	1,816,663 00	80
81	Farmers Mutual—Wayne.....						762,430 00	126,145 00	101,705 00	786,870 00	81
82	Farmers Mutual—Wonevoo.....						3,836,556 00	995,500 00	981,556 00	3,850,500 00	82
83	Farmington Mutual.....						3,573,795 00	1,091,600 00	698,000 00	3,967,395 00	83
84	Fountain City.....						6,788,046 00	1,862,787 00	1,348,714 00	7,302,119 00	84
85	Franklin Farmers.....						4,288,281 00	1,317,197 00	1,001,522 00	4,603,956 00	85
86	German Farmers—Ridgeville.....						1,407,700 00	489,500 00	279,800 00	1,617,400 00	86
87	German Farmers—Kewaunee.....						5,918,602 00	1,881,373 00	1,358,004 00	6,441,971 00	87
88	German Farmers—Mishicot.....						3,740,915 00	1,155,619 00	726,347 00	4,170,187 00	88
89	German Mutual—Auburn.....	1,300 00				1,300 00	6,966,427 00	2,790,173 00	1,688,750 00	8,067,850 00	89
90	German Mutual—Liberty.....	825 00		3,241 50		4,066 50	5,369,625 00	1,716,310 00	1,134,385 00	5,951,950 00	90
91	German Mutual—Marion.....						1,879,315 00	767,740 00	527,895 00	2,119,160 00	91
92	Hamburg Town.....						4,289,984 00	1,643,688 00	1,200,238 00	4,733,434 00	92
93	Hardland Farmers.....						10,604,309 00	5,364,748 00	1,636,083 00	14,332,974 00	93
94	Henrietta—Greenwood—Union.....						827,985 00	227,725 00	171,805 00	883,905 00	94
95	Hull Town.....	1,838 41			48 50	1,886 91	2,252,912 00	949,567 00	393,127 00	2,809,352 00	95
96	Hustisford Farmers.....						3,704,877 00	1,409,500 00	850,345 00	4,264,032 00	96
97	Irving.....	1,635 00				1,635 00	1,885,579 00	449,454 00	268,928 00	2,066,105 00	97
98	Ixonia.....						1,292,730 00	489,255 00	402,680 00	1,319,305 00	98
99	Jamestown.....						2,954,450 00	991,235 00	700,090 00	3,245,595 00	99
100	La Crosse County Scandinavian.....						2,063,523 00	722,962 00	484,993 00	2,301,492 00	100

101	Linden Town Farmers.....	610 00	77 31	687 31	1 989 633 00	663 332 00	456 171 00	2 196 794 00	101
102	Lindina Town.....	2 319 00	275 00	2 586 00	2 062 780 00	519 870 00	408 975 00	2 173 675 00	102
103	Lisbon Fire—Juneau County.....	60 00		60 00	1 050 492 00	358 030 00	304 248 00	1 104 684 00	103
104	Lisbon Mutual—Waukesha County.....				1 296 500 00	316 030 00	300 025 00	1 313 405 00	104
105	Little Black Farmers.....				2 535 305 70	784 120 00	496 220 00	2 823 205 00	105
106	Lodi Farmers.....				1 633 520 00	366 668 00	276 544 00	1 723 644 00	106
107	Luck.....				4 066 820 00	1 463 819 00	871 321 00	4 659 418 00	107
108	Lynn.....				14 138 992 00	6 010 724 00	3 742 360 00	16 407 356 00	108
109	Manchester—Kingston—Marquette.....				1 787 785 00	620 610 00	473 453 00	1 832 042 00	109
110	Manitowoc Rapids Farmers.....				3 274 177 00	1 300 677 00	1 129 537 00	3 443 317 00	110
111	Maple Valley Mutual Home.....				4 719 240 00	2 320 440 00	1 622 955 00	5 416 725 00	111
112	Marlet Mutual Town.....				5 690 883 00	1 741 070 00	1 102 940 00	6 393 013 00	112
113	Mazomanie & Black Earth.....				1 623 829 00	288 420 00	90 214 00	1 922 663 00	113
114	McMillan Grange.....	10 00		10 00	5 133 591 90	1 990 120 00	1 192 769 70	5 830 042 20	114
115	Meeme Mutual Home Protection.....				4 910 612 00	1 278 558 00	751 287 00	5 437 883 00	115
116	Menomonie—Granville—Germantown.....				3 675 029 00	766 015 00	689 912 00	3 751 132 00	116
117	Merrimack Mutual Farmers.....	1 725 00		1 725 00	3 978 900 00	1 160 410 00	863 600 00	4 273 710 00	117
118	Middleton Fire & Lightning.....				5 369 621 13	1 749 506 00	1 116 090 15	6 003 030 98	118
119	Mt. Morris Norwegian.....	40 00		40 00	2 219 537 00	627 285 00	478 525 00	2 368 297 00	119
120	Mt. Pleasant.....				4 243 001 19	1 524 120 00	1 090 287 45	4 676 533 74	120
121	Mutual Farmers Fire—Newton.....				2 545 280 00	682 540 00	633 185 00	2 594 635 00	121
122	Mutual Farmers Fire—Westfield.....	2 020 00		2 020 00	2 439 720 00	714 500 00	484 300 00	2 669 920 00	122
123	Mutual Fire—Corryland.....				874 500 00	337 420 00	168 980 00	1 042 940 00	123
124	Mutual Fire—Hamden.....	77 00		77 00	578 815 00	203 115 00	173 550 00	608 380 00	124
125	Mutual Fire—Jefferson.....				1 895 731 30	506 785 00	316 325 00	2 086 191 00	125
126	Mutual Fire—La Prairie.....	16 50		16 50	4 281 288 00	1 285 899 00	930 402 00	4 636 276 00	126
127	Mutual Fire—Liberty.....				512 658 00	33 970 00	33 970 00	546 328 00	127
128	Mutual Fire—Marshfield.....				5 034 928 00	3 627 451 00	2 985 990 00	6 576 389 00	128
129	Mutual Fire—Oconomowoc.....				824 725 00	225 435 00	168 715 00	881 445 00	129
130	Mutual Fire—Sevastopol.....	428 10		428 10	5 811 658 00	2 832 809 00	2 126 761 00	6 517 706 00	130
131	Mutual Fire—Trenton.....		1 130 00	5 886 00	1 217 925 00	374 065 00	244 050 00	1 347 940 00	131
132	Mutual Fire—Washington.....	4 756 00			202 033 00	73 393 00	36 544 00	239 782 00	132
133	Mutual Town—Uma & Johnston.....				1 142 401 75	398 805 00	278 042 00	1 268 164 75	133
134	Nekimi.....				1 821 840 00	635 375 00	485 762 00	1 971 453 00	134
135	Neva.....				1 650 999 00	533 857 00	231 439 00	1 953 417 00	135
136	New Denmark Mutual Home.....	1 382 18		1 382 18	5 672 965 00	1 490 540 00	1 192 550 00	5 970 955 00	136
137	New Hope Norwegian.....	5 00		5 00	4 356 255 00	1 205 060 00	978 805 00	4 582 510 00	137
138	N. Wis. Finnish Farmers.....				660 056 00	283 086 00	83 977 00	859 165 00	138
139	Oakfield Town.....	\$40 00		40 00	3 840 486 00	1 152 765 00	717 900 00	4 275 351 00	139
140	Oak Grove Farmers—Barron Co.....	650 00		650 00	7 975 600 00	2 716 968 00	1 219 214 00	9 473 854 00	140

TABLE V.—LIABILITIES AND RISKS—DECEMBER 31, 1919—TOWN MUTUAL FIRE COMPANIES—Concluded

Co. No.	NAME OF COMPANY	LIABILITIES				RISKS				Co. No.
		Unpaid losses	Salaries and com- missions unpaid	Borrowed money unpaid	All other	Total liabilities	In force Dec. 31, 1918	Written and renewed during year	Expired and cancelled during year	In force Dec. 31, 1919
141	Oak Grove Farmers—Dodge Co.						\$1,081,290 00	\$338,550 00	\$220,925 00	\$1,199,915 00
142	Oakland			100 00		100 00	594,990 00	171,755 00	117,470 00	649,275 00
143	Old Mutual Town		93 48	772 63	\$20 00	2,661 13	451,430 00		114,118 00	337,312 00
144	Oregon	1,775 00				3,225 00	598,377 67	260,205 00	198,310 00	660,272 67
145	Paris	3,225 00					671,560 00	147,560 00	127,615 00	691,505 00
146	Pella Farmers						4,016,094 00	897,040 00	525,380 00	4,387,754 00
147	Perry						3,103,530 00	1,144,340 00	824,235 00	3,423,635 00
148	Pigeon						6,763,787 00	2,283,085 00	1,713,077 00	7,338,785 00
149	Plain Farmers						1,274,448 00	496,332 00	366,180 00	1,404,600 00
150	Plymouth Farmers	710 02				710 02	3,255,708 00	1,071,050 00	385,021 00	3,941,737 00
151	Portage County Polish	1,081 80	822 13			1,903 93	1,283,331 00	243,816 00	163,273 00	1,363,874 00
152	Price County Farmers						1,419,403 00	429,082 00	230,291 00	1,618,194 00
153	Princeton						761,276 00	326,681 00	212,396 00	875,561 00
154	Princeton—St. Marie—Seneca						993,429 00	288,036 00	244,771 00	1,036,694 00
155	Pulaski Farmers	355 20				355 20	1,630,030 00	371,095 00	257,905 00	1,743,220 00
156	Randolph—Scott						1,164,700 00	270,750 00	236,810 00	1,198,640 00
157	Raymond						1,296,700 00	519,320 00	390,885 00	1,425,135 00
158	Reedsburg		2,860 90			2,860 90	3,276,175 00	1,264,410 00	873,658 00	3,666,927 00
159	Richmond						1,641,143 00	425,326 00	380,270 00	1,686,199 00
160	River Falls						4,321,500 00	1,686,520 00	951,325 00	5,056,695 00
161	Rockland						3,406,973 00	899,215 00	719,010 00	3,587,178 00
162	Rosendale						3,821,770 00	1,206,060 00	876,125 00	4,151,705 00
163	Salem				149 39	149 39	892,420 00	277,415 00	210,895 00	988,940 00
164	Saukville						3,560,185 00	998,365 00	749,169 00	3,809,381 00
165	Scandia Farmers						2,302,388 00	563,296 00	314,385 00	2,551,799 00
166	Scandinavian M.—Manitowoc Co.						877,883 00	401,452 00	276,754 00	1,002,581 00
167	Scandinavian M.—Waupaca Co.						692,505 00	248,760 00	170,600 00	770,665 00
168	Seneca—Sigel—Rudolph						5,797,790 00	1,900,030 00	1,071,333 00	6,626,487 00
169	Shelby Farmers	\$145 00			\$212 33	\$357 33	7,100,640 49	1,878,305 00	1,407,188 65	7,571,756 84
170	Somers			\$83 87		83 87	1,173,480 00	465,405 00	305,325 00	1,333,760 00

171	Stark Town					1,662,807 00	511,845 00	329,180 00	1,845,472 00	171
172	Stettin					4,365,635 00	1,647,776 00	1,097,210 66	4,916,200 34	172
173	Stockholm					2,838,869 00	991,988 00	572,473 00	3,258,384 00	173
174	Stockton					1,694,455 00	587,760 00	380,955 00	1,921,260 00	174
175	Sullivan					3,000 00	540,635 00	390,612 00	1,887,823 00	175
176	Summit					85 40	146,030 00	131,895 00	731,310 00	176
177	Theresa					10 40	1,426,247 00	887,142 00	4,471,670 00	177
178	Town Belgium						161,454 00	146,080 00	560,306 00	178
179	Town Clyman						431,187 00	89,806 00	846,103 00	179
180	Town Concord						463,225 00	282,075 00	1,624,295 00	180
181	Town Herman						4,014,360 00	3,194,886 00	9,843,587 00	181
182	Town Holland						2,223,815 00	3,173,405 00	908,163 00	182
183	Town Jefferson						4,571,605 00	3,461,955 00	13,147,031 00	183
184	Town Lebanon						300,705 00	173,600 00	1,219,350 00	184
185	Town Montpelier						248,781 00	161,964 00	1,164,840 00	185
186	Town Sharon						295,415 00	289,592 00	1,038,218 00	186
187	Town Watertown						1,343,235 00	844,551 25	3,855,355 00	187
188	Town Wilson						2,164,095 00	1,820,294 00	3,210,146 00	188
189	Trade Lake						818,709 00	458,929 00	3,363,448 00	189
190	Trempealeau County Farmers						1,043,332 00	805,373 00	3,060,536 00	190
191	Utica Farmers						536,495 00	359,955 00	2,470,048 00	191
192	Utica Fire						1,203,535 00	947,050 00	3,680,265 00	192
193	Vernon						638,535 00	429,411 00	2,387,134 00	193
194	Vinland						1,455,200 00	1,165,440 00	4,600,490 00	194
195	Warren						633,031 00	27,154 00	5,229,790 00	195
196	Waupun						1,273,135 00	936,715 00	3,530,650 00	196
197	West Bond—Pok—Richfield						1,685,420 00	1,254,890 00	5,034,285 00	197
198	Westford						349,515 00	255,061 00	1,379,611 00	198
199	Winchester						408,168 00	357,410 00	1,414,885 00	199
200	Wrightstown—Morrison Farmers						2,839,700 00	2,152,690 00	8,459,900 00	200
201	Yorkville & Mt. Pleasant Farmers						913,255 00	676,725 00	3,303,510 00	201
	Totals					612,490,243 82	201,318,682 73	137,353,690 59	676,455,235 96	

MUTUAL HAIL AND CYCLONE COMPANIES

Co. No.	NAME OF COMPANY	LIABILITIES					RISKS				Co. No.
		Unpaid losses	Salaries and com- missions unpaid	Borrowed money unpaid	All other	Total liabilities	In force Dec. 31, 1918	Written and renewed during year	Expired and cancelled during year	In force Dec. 31, 1919	
1	Buffalo Co. Mut. Storm & Cyclone.....						\$2,478,835 00	\$1,374,080 00	\$1,194,130 00	\$2,658,785 00	1
2	Cent. Mut. Hail & Cyclone.....	\$26 50				\$26 50	17,524,494 00	3,245,929 00	1,725,593 00	9,044,830 00	2
3	Farmers Home Mut. Hail & Cyclone.....	200 00				200 00	11,826,551 00	5,810,641 00	3,320,043 00	14,308,149 00	3
4	Farmers Mut. Tor., Cyc. & Hur. Brown Co.						1,888,205 00	3,357,685 00	639,430 00	1,906,460 00	4
5	Lynn Mut. Tor., Cyc. & Hur.....						6,620,947 00	3,156,227 00	1,458,110 00	8,319,064 00	5
6	Meeme M. Home Pr. Fire (Cyc. Dept.).....						654,131 07	198,145 00	1,290 39	850,985 68	6
7	Monroe Co. Ltd. M. Tor. Cy. & H.....						1,963,897 00	274,445 00	25,400 00	1,512,942 00	7
8	Mutual Cyclone—Mishicot.....						4,671,025 00	108,635 00	43,075 00	736,585 00	8
9	N. Wis. Farmers Mutual Cyclone.....						4,132,026 00	870,394 00	420,000 00	4,609,420 00	9
10	Price Co. Far. M. Fire (Cyc. Dept.).....						345,984 00	120,115 00	9,564 00	455,535 00	10
11	Richfield Mut. Hail & Cyclone.....						1,019,120 00	534,010 00	348,665 00	1,204,465 00	11
12	Town Herman M. Fire (Cyc. Dept.).....						17,720,660 00	137,235 00	13,575 00	844,020 00	12
13	Wis. Farmers Mut. Hail & Cyclone.....						17,372,088 30	5,994,011 00	2,288,514 50	21,277,583 00	13
14	Wisconsin Tornado Mutual.....	103 00				103 00	13,535,142 23	4,372,655 00	2,391,081 24	15,716,693 99	14
15	Mut. Fire. Ins. Co.—Town of Sevastopol (Cyclone Dept.).....						5,811,658 00	2,832,809 00	2,126,761 00	6,517,706 00	15
	Total Wisconsin Companies.....	\$329 50				\$329 50	\$75,891,763 80	\$30,086,996 00	\$16,014,532 13	\$80,964,227 67	
	St. Paul Mutual Hail and Cyclone.....	\$1,000 00	\$6,500 00		\$8,484 67	\$15,984 67	\$32,086,122 00	\$11,320,593 00	\$10,155,674 00	\$33,251,045 00	

TABLE VI—LOSSES—DECEMBER 31, 1919—TOWN MUTUAL FIRE COMPANIES

Co. No.	NAME OF COMPANY	Unpaid; Dec. 31, 1918	Incurred during 1919	Paid, scaled down, and compro- mised during 1919	Unpaid Dec. 31, 1919	Average insurance per policy	Amount of losses paid since organization
1	Albion.....		\$6,533 25	\$6,533 25		\$4,018 19	\$81,369 65
2	Alden & Black Brook.....		9,037 20	9,037 20		2,876 15	52,020 69
3	Apple River Scandinavian.....		3,434 24	2,579 24	\$855 00	2,715 00	53,304 69
4	Arkdale.....		4,793 29	4,793 29		2,002 06	35,130 23
5	Arlington Farmers.....		2,483 50	2,483 50		2,986 71	84,730 14
6	Ashippun.....		99 75	99 75		2,751 00	35,227 91
7	Ashford.....		9,104 54	9,104 54		3,595 68	92,061 87
8	Aurora.....	\$965 50	7,666 54	6,925 62	1,706 42	2,377 74	205,159 67
9	Baraboo.....		8,966 43	8,966 43		2,972 00	70,531 18
10	Berlin Farmers M. Fire & Lightning.....		6,281 00	6,281 00		1,976 00	163,278 98
11	Berry & Roxbury.....		285 00	285 00		3,350 74	21,740 93
12	Bloomfield.....		9,974 00	8,374 00	1,600 00	3,675 20	109,965 16
13	Bloomington Farmers.....	403 81	10,958 72	5,668 33	5,694 20	2,369 04	141,475 23
14	Blue Mounds Fire & Lightning.....	125 00	9,267 52	9,392 52		3,531 79	87,196 14
15	Bohemian Farmers.....		1,487 50	1,487 50		3,125 00	30,593 59
16	Bohemian Kossuth.....		6,349 21	6,349 21		2,474 60	128,200 89
17	Brighton Mutual Fire & Lightning.....	25 00	408 00	433 00		2,125 00	14,234 99
18	Bristol Mutual—Kenosha.....	55 40	786 75	825 40	16 75	3,395 31	29,372 60
19	Burnett & Beaver Dam Farmers.....		2,675 43	2,675 43		2,876 19	46,546 17
20	Calamus.....		60 00	60 00		3,521 00	11,910 00
21	Caledonia Farmers—Columbia Co.....		186 98	186 98		3,040 00	16,451 08
22	Caledonia Town—Racine County.....		1,708 95	1,708 95		4,043 00	51,511 72
23	Caledonia Town—Waupaca County.....		1,883 27	1,883 27		3,204 00	17,977 43
24	Calumet County.....		4,162 88	4,162 88		3,126 63	350,477 60
25	Cedarburg.....	748 25	8,576 56	5,074 81	4,250 00	3,004 60	139,415 76
26	Cicero.....		6,224 03	6,224 03		3,543 60	84,313 09
27	Columbus.....		2,539 61	2,539 61		3,609 00	44,563 45
28	Cottage Grove.....		13,900 57	13,887 43	13 14	2,665 00	58,211 88
29	Crawford County Farmers.....	117 50	4,159 76	4,252 26	25 00	2,188 00	80,343 30
30	Crystal Lake Farmers.....		3,950 33	3,950 33		1,841 54	94,802 21
31	Darlington.....	100 00	20,881 83	20,681 83	300 00	3,070 00	285,311 55
32	Dayton Farmers—Richland County.....		1,526 50	1,366 50	160 00	2,360 28	25,448 45
33	Dayton Mutual—Waupaca County.....		245 55	245 55		1,843 18	12,459 06
34	Dodgeville Town Farmers.....		1,792 36	1,792 36		4,400 00	28,509 77
35	Dupont Farmers.....		8,655 16	8,655 16		3,223 87	92,751 95
36	Eagle Point.....		26,317 90	26,317 90		3,303 14	288,978 98
37	Eastman Bohemian.....		75 00	75 00		2,897 45	11,485 00
38	Elba.....		7,009 63	7,009 63		2,533 00	122,166 70
39	Etrick Scandinavian.....		16,761 71	16,761 71		2,611 39	154,392 33
40	Fall Creek Farmers.....		11,958 00	11,958 00		3,169 21	188,436 65
41	Farmers Equity.....	109 00	9,599 50	9,708 50		3,908 00	21,686 65
42	Farmers Home Mut.—Ellington.....	1,571 40	14,618 45	14,989 85	1,200 00	3,292 58	255,263 42
43	Farmers Home Mut.—Little Chute.....		157 00	157 00		2,151 00	12,920 11
44	Farmers Mutual—Albany.....		2,585 50	2,585 50		2,933 22	41,246 65
45	Farmers Mutual—Bayfield County.....		1,191 00	1,191 00		1,410 00	5,775 00
46	Farmers Mutual—New Berlin.....	250 00	296 98	546 98		2,478 53	35,668 38
47	Farmers Mutual—Bristol.....		145 40	145 40		3,312 00	19,142 21
48	Farmers Mutual—Burlington.....		6,558 03	6,558 03		3,204 00	46,273 68
49	Farmers Mutual—Ashland & Price Co.....	416 00	155 00	571 00		1,626 62	12,366 28
50	Farmers Mutual—Clarno.....	959 00	2,767 15	3,376 15	350 00	3,643 56	90,009 95
51	Farmers Mutual—Dover.....		731 95	731 95		3,098 00	34,421 16
52	Farmers Mutual—Eagle.....	69 20	898 65	964 20	3 65	2,849 00	12,082 90
53	Farmers Mutual—Franklin.....		4,889 88	4,889 88		2,971 67	83,882 76
54	Farmers Mutual—Geneva.....	1,600 00	4,199 15	5,726 15	73 00	2,992 00	118,161 44
55	Farmers Mutual—Greenfield.....	50 00	1,184 07	1,234 07		2,155 00	47,316 59

TABLE VI.—LOSSES—DECEMBER 31, 1919—TOWN MUTUAL FIRE COMPANIES—Continued

Co. No.	NAME OF COMPANY	Unpaid Dec. 31, 1918	Incurred during 1919	Paid, scaled down, and com- promised during 1919	Unpaid Dec. 31, 1919	Average insurance per policy	Amount of losses paid since organ- ization
56	Farmers Mutual—Grover.....		\$4,224 00	\$4,224 00		\$2,117 34	\$82,169 50
57	Farmers Mutual—Harmony.....		11,922 71	11,588 71	\$334 00	2,897 00	92,311 80
58	Farmers Mutual—Haugen.....		74 51	74 51		1,995 54	5,356 17
59	Farmers Mutual—Hayward.....	\$185 00	157 15	157 15	185 00	809 55	7,090 17
60	Farmers Mutual—Lake.....	60 48	10 90	71 38		2,033 61	17,217 98
61	Farmers Mutual—Lewiston.....		3,060 20	2,060 20	1,000 00	2,840 00	38,001 00
62	Farmers Mutual—Marcellon.....		5,291 76	5,129 95	161 81	2,764 71	45,913 07
63	Farmers M. P. F. Ins. Co. of Medina, York, Sun Prairie and Deerfield.....	30 00	7,003 88	6,766 38	267 50	3,528 63	68,843 24
64	Farmers Mutual—Dunn County.....	437 50	29,126 38	29,388 88	175 00	2,789 32	291,529 70
65	Farmers Mutual—Mukwonago.....		4,358 31	4,358 31		2,486 00	65,578 75
66	Farmers Mutual—Newark.....	1,335 95	2,389 32	3,725 27		3,366 00	
67	Farmers Mutual—Otsego.....		1,351 50	1,351 50		2,624 64	61,295 35
68	Farmers Mutual—Ripon.....		1,799 47	1,799 47		3,654 36	92,477 59
69	Farmers Mutual—Rusk County.....	600 00	195 00	795 00		1,450 00	22,725 88
70	Farmers Mutual—Sparta.....		3,291 57	3,291 57		2,377 26	75,201 97
71	Mut. Ins. Co. of Towns of Spring Grove, Dekatur and Albany.....	100 00	5,469 47	5,569 47			79,080 38
72	Farmers Mutual—Spring Prairie.....		5,531 00	5,531 00		3,014 00	58,942 53
73	Farmers Mutual—Sugar Creek.....	2,376 00	8,853 63	11,204 63	25 00	3,790 11	173,378 90
74	Farmers Mutual—Tomah.....	1,150 00	10,212 43	11,362 43		2,960 00	162,624 93
75	Farmers Mutual—Troy.....	1,047 90	510 00	1,557 90		4,618 00	41,604 74
76	Farmers Mutual—Union.....	16 38	18,505 03	18,316 40	205 01	3,215 00	124,604 91
77	Farmers Mutual—Walworth.....		207 00	207 00		2,462 46	28,452 00
78	Farmers Mutual—Waterford.....		265 60	265 60		3,649 00	28,931 06
79	Farmers Mutual—Waukesha.....	9,078 66	3,901 85	12,980 51		3,354 87	218,540 07
80	Farmers Mutual—Wauwatosa.....		2,570 47	2,570 47		2,162 70	45,785 12
81	Farmers Mutual—Wayne.....		3,153 33	3,153 33		2,815 03	27,236 06
82	Farmers Mutual—Wenoc.....		13,078 79	13,078 79		2,260 00	133,943 49
83	Farmington Mutual.....		3,206 18	3,206 18		2,974 00	59,400 30
84	Fountain City.....		11,411 70	11,411 70		2,899 98	217,108 63
85	Franklin Farmers.....		9,636 45	9,636 45		2,472 58	162,399 48
86	German Farmers—Ridgeville.....		400 00	400 00		3,287 00	28,594 00
87	German Farmers—Kewaunee.....		7,690 61	7,690 61		2,250 07	180,158 33
88	German Farmers—Mishicot.....		3,065 00	3,065 00		2,880 00	88,349 25
89	German Mutual—Auburn.....	1,550 00	5,436 00	5,686 00	1,300 00	3,254 00	93,412 00
90	German Mutual—Liberty.....	130 70	15,772 70	15,078 40	825 00	3,570 18	144,915 44
91	German Mutual—Marion.....		1,759 21	1,759 21		2,825 54	67,228 27
92	Hamburg Town.....		10,945 00	10,945 00		2,665 27	73,228 31
93	Hartland Farmers.....	105 00	6,464 18	6,569 18		4,613 75	112,876 35
94	Henrietta—Greenwood—Union.....		331 58	331 58		3,027 03	5,882 51
95	Hull Town.....		3,299 41	1,461 00	1,838 41	3,711 00	22,344 15
96	Hustisford Farmers.....		9,537 27	9,537 27		3,746 00	120,116 32
97	Irving.....		7,261 22	5,626 22	1,635 00	2,436 00	68,265 93
98	Ixonia.....		2,336 00	2,336 00		3,160 00	41,279 17
99	Jamesstown.....		11,044 80	11,044 80		2,872 00	43,869 00
100	La Crosse County Scandinavian.....	204 00	3,199 50	3,403 50		3,036 26	77,210 79
101	Linden Town Farmers.....		6,805 50	6,195 50	610 00	3,908 00	55,719 03
102	Lindina Town.....	160 00	8,746 50	6,587 50	2,319 00	2,869 00	89,027 33
103	Lisbon Fire—Juneau County.....	60 00	2,351 96	2,351 96	60 00	2,000 00	41,622 61
104	Lisbon Mutual—Waukesha County.....		2,222 75	2,222 75		3,530 00	34,882 51
105	Little Black Farmers.....		2,843 70	2,843 70		1,700 59	45,466 69
106	Lodi Farmers.....		2,422 25	2,422 25		3,089 00	44,583 88
107	Luck.....		2,223 58	2,223 58		3,123 68	57,447 67
108	Lynn.....		24,207 12	24,207 12		2,649 76	345,865 59
109	Manchester—Kingston—Marquette.....		1,521 75	1,521 75		1,891 33	48,262 76
110	Manitowoc Rapids Farmers.....		3,920 34	3,920 34		4,131 00	93,065 73

TABLE VI.—LOSSES—DECEMBER 31, 1919—TOWN MUTUAL FIRE COMPANIES

Co. No.	NAME OF COMPANY	Unpaid Dec. 31, 1918	Incurred during 1919	Paid, scaled down, and com- promised during 1919	Unpaid Dec. 31, 1919	Average insurance per policy	Total losses paid since organization
111	Maple Valley Mutual Home		\$5,654 87	\$5,654 87		\$2,194 74	\$93,889 10
112	Martell Mutual Town	\$930 00	3,605 67	4,535 67		2,817 00	63,139 41
113	Mazomanie & Black Earth	40 00	10,378 60	10,418 60		3,222 84	45,409 54
114	McMillan Grange		7,314 25	7,304 25	\$10 00	2,761 00	593,486 31
115	Meeme Mutual Home Protection		9,596 38	9,596 38		3,360 86	127,284 93
116	Menomonie-Granville-Germantown		2,561 25	2,561 25		3,170 00	154,298 50
117	Merrimack Mutual Farmers		5,518 80	3,793 80	1,725 00	4,225 00	90,562 75
118	Middleton Fire & Lightning		3,267 73	3,267 73		2,915 51	91,023 87
119	Mt. Morris Norwegian	850 00	3,121 54	3,931 54	40 00	2,073 00	88,163 53
120	Mt. Pleasant		5,420 60	5,420 60		3,705 50	122,070 15
121	Mutual Farmers Fire—Newton		1,576 60	1,576 60		3,206 25	59,506 79
122	Mutual Farmers Fire—Westfield	206 50	7,198 45	5,384 95	2,020 00	3,955 60	73,943 12
123	Mutual Fire—Courtland		218 07	218 07		2,873 00	18,999 55
124	Mutual Fire—Hamden	8 00	277 00	208 00	77 00	3,741 88	14,083 61
125	Mutual Fire—Jefferson		2,336 15	2,336 15		3,170 51	52,432 74
126	Mutual Fire—La Prairie	5 00	11,361 03	11,349 53	16 50	3,264 00	185,561 40
127	Mutual Fire—Liberty		272 00	272 00		1,847 00	3,685 53
128	Mutual Fire—Marshfield		2,890 35	2,890 35		4,027 18	141,988 38
129	Mutual Fire—Oconomowoc		377 00	377 00		3,266 55	25,018 08
130	Mutual Fire—Sevastopol		6,116 43	5,688 43	428 10	2,999 40	121,084 52
131	Mutual Fire—Trenton	1,450 00	6,534 12	3,228 12	4,756 00	3,657 77	30,629 49
132	Mutual Fire—Washington		825 00	825 00		1,070 41	3,008 10
133	Mutual Town—Lima & Johnstown		4,883 00	4,883 00		3,432 00	7,407 95
134	Nekimi		3,852 10	3,852 10		2,322 08	83,429 86
135	Neva	400 00	1,140 33	1,540 33		2,479 00	27,865 94
136	New Denmark Mutual Home	2,500 00	11,815 86	12,933 68	1,382 18	2,244 00	193,815 90
137	New Hope Norwegian	5 00	10,449 77	10,449 77	5 00	3,273 43	60,656 57
138	N. Wis. Finnish Farmers		1,834 50	1,834 50		1,311 70	2,779 00
139	Oakfield Town		1,559 57	1,559 57		3,679 30	53,826 69
140	Oak Grove Farmers—Barron Co.	20 00	14,475 51	13,845 51	650 00	2,427 80	137,432 18
141	Oak Grove Farmers—Dodge Co.		590 00	590 00		3,399 19	20,357 74
142	Oakland		141 82	141 82		2,650 00	50,148 15
143	Old Mutual Town	2,000 00	300 00	525 00	1,775 00	1,516 64	5,129 04
144	Oregon		4,642 35	1,417 35	3,225 00	2,454 54	11,104 60
145	Paris		188 00	188 00		2,955 00	14,472 05
146	Pella Farmers		9,958 00	9,958 00		3,561 02	72,683 49
147	Perry	60 00	2,726 09	2,786 09		3,595 00	109,496 89
148	Pigeon	1,800 00	8,608 17	10,408 17		2,897 00	184,893 17
149	Plain Farmers	4,070 00	1,404 72	4,764 70	710 02	3,837 70	28,008 21
150	Plymouth Farmers		4,284 66	4,284 66		3,158 44	125,908 57
151	Portage County Polish		6,934 26	5,902 46	1,081 80	1,786 86	63,915 51
152	Price County Farmers		2,351 85	2,351 85		1,555 95	30,969 17
153	Primrose		460 00	460 00		3,757 77	19,850 29
154	Princeton-St. Marie-Seneca		1,974 00	1,974 00		2,268 50	41,690 50
155	Pulaski Farmers		1,675 20	1,320 00	355 20	3,391 00	
156	Randolph-Scott		1,753 90	1,753 90		2,240 00	52,945 48
157	Raymond	41 20	1,898 65	1,939 85		3,361 18	25,235 24
158	Reedsburg		7,953 00	7,953 00		3,236 46	80,882 70
159	Richmond		260 50	260 50		3,372 39	17,256 79
160	River Falls		4,426 38	4,426 38		3,790 00	86,652 18
161	Rockland		1,076 77	1,076 77		3,340 01	71,429 47
162	Rosendale		4,734 08	4,734 08		4,214 92	119,597 27
163	Salem		1,938 00	1,938 00		3,721 00	13,684 52
164	Saukville		2,112 82	2,112 82		1,699 84	86,317 49
165	Scandia Farmers		2,890 24	2,890 24		2,110 00	64,691 24

TABLE VI—LOSSES—DECEMBER 31, 1919—TOWN MUTUAL FIRE COMPANIES—Concluded

Co. No.	NAME OF COMPANY	Unpaid Dec. 31, 1918	Incurred during 1919	Paid, sealed down and compromised during 1919	Unpaid Dec. 31, 1919	Average insurance per policy	Amount of losses paid since organization
166	Scandinavian M.—Manitowoc Co.....		\$2,867 63	\$2,867 63		\$2,716 00	\$35,017 23
167	Scandinavian M.—Waupaca Co.....		1,510 00	1,510 00		2,987 00	21,771 42
168	Seneca—Sigel—Rudolph.....	\$100 12	10,961 95	11,062 07		2,834 00	130,599 28
169	Shelby Farmers.....	31 00	6,054 86	5,940 86	\$145 00	3,190 79	219,558 71
170	Somers.....	900 00	2,340 85	3,240 85		3,674 00	39,370 21
171	Stark Town.....		945 95	945 95		2,189 17	25,026 19
172	Stettin.....	2,745 00	1,976 08	4,721 08		4,069 70	59,020 93
173	Stockholm.....		1,228 10	1,228 10		2,600 00	54,520 36
174	Stockton.....	50 00	3,799 50	3,849 50		1,876 46	54,915 10
175	Sullivan.....		8,559 90	8,559 90		2,812 00	63,989 97
176	Summit.....		494 00	494 00		2,336 00	41,064 41
177	Theresa.....		6,018 00	6,018 00		4,050 42	81,177 02
178	Town Belgium.....		4 00	4 00		2,964 58	19,552 52
179	Town Clyman.....		96 00	96 00		4,030 00	7,258 00
180	Town Concord.....		3,288 35	3,288 35		4,050 00	38,902 33
181	Town Herman.....		8,142 95	5,642 95	2,500 00	3,576 00	174,112 60
182	Town Holland.....		103 48	100 00	3 48	2,358 00	16,743 92
183	Town Jefferson.....	437 28	8,534 48	8,711 76	260 00	4,883 07	228,401 60
184	Town Lebanon.....		825 00	825 00		3,740 03	14,737 09
185	Town Montpelier.....		91 00	91 00		2,727 93	15,565 00
186	Town Sharon.....		734 53	734 53		4,500 00	15,028 31
187	Town Watertown.....		1,238 65	1,238 65		3,898 13	55,139 25
188	Town Wilson.....		9,850 18	9,850 18		2,936 00	146,145 12
189	Trade Lake.....		2,794 00	2,794 00		1,854 59	71,813 89
190	Trempealeau County Farmers.....	3,572 25	8,756 38	10,312 63	2,016 00	2,742 00	102,953 60
191	Utica Farmers.....		5,666 62	5,666 62		1,741 92	104,360 74
192	Utica Fire.....		2,852 85	2,802 85	50 00	3,379 49	113,794 70
193	Vernon.....		4,360 50	4,360 50		2,785 00	
194	Vinland.....		4,676 00	4,676 00		3,380 22	124,755 12
195	Warren.....	269 00	9,729 27	8,298 27	1,700 00	3,400 00	155,207 81
196	Waupun.....		4,903 00	4,803 00	100 00	3,566 30	88,381 83
197	West Bend—Polk—Richfield.....	70 00	9,148 71	9,188 71	30 00	3,348 92	131,743 65
198	Westford.....		1,907 44	1,907 44		2,922 90	23,784 96
199	Winchester.....	10 38	173 58	183 96		3,297 00	24,192 49
200	Wrightstown—Morrison Farmers.....		8,705 03	8,705 03		2,800 00	187,579 88
201	Yorkville & Mt. Pleasant Farmers.....		7,063 90	6,063 00	1,000 90	3,238 73	93,343 62
	Totals.....	\$37,098 69	\$976,423 12	\$971,836 35	\$53,250 07		\$15,939,899 38

MUTUAL HAIL AND CYCLONE COMPANIES

1	Buffalo Co. Mut. Storm & Cyclone.....	\$11 75	\$465 44	\$477 19		\$2,197 27	\$17,332 11
2	Cent. Mut. Hail & Cyclone.....	20 00	5,874 12	5,867 62	\$26 50	1,463 00	64,150 19
3	Farmers Home Mut. Hail & Cyclone.....		2,997 33	2,797 33	200 00	2,236 00	42,192 88
4	Farmers Mut. Tor., Cyclone & Hur.—Brown Co.....		564 98	564 98		1,588 72	11,891 05
5	Lynn Mut. Tor., Cyclone & Hur.....		3,252 47	3,252 47		2,363 70	23,875 48
6	Meeme M. Home Pr. Fire (Cy. Dept.).....		41 39	41 39		2,002 08	1,077 24
7	Monroe Co. Ltd. M. Tor. Cy. & H.....		228 30	228 30		2,276 45	1,901 14
8	Mutual Cyclone—Mishicot.....		70 50	70 50		2,040 00	823 00
9	N. Wis. Farmers Mutual Cyclone.....	80 81	2,718 60	2,799 41		1,180 00	40,393 00
10	Price Co. Far., M. Fire (Cy. Dept.).....		5 00	5 00		1,601 85	345 40
11	Richfield Mut. Hail & Cyclone.....		132 86	132 86		1,896 80	639 59
12	Town Herman M. Fire (Cy. Dept.).....		144 80	144 80		2,209 00	742 64
13	Wis. Farmers Mut. Hail & Cyclone.....		22,275 18	22,275 18		1,522 32	317,202 39
14	Wisconsin Tornado Mutual.....	693 63	10,189 58	10,780 21	103 00	2,587 00	61,945 72
15	Mut. Fire Ins. Co.—Town of Sevastopol (Cyc. Dept.).....		4,735 61	4,735 61		2,999 40	9,077 16
	Total Wisconsin Companies.....	\$806 19	\$53,696 16	\$54,172 85	\$329 50		\$593,678 99
16	St. Paul Mutual Hail and Cyclone.....	\$1,663 35	\$108,965 75	\$109,629 10	\$1,000 00	\$2,650 00	\$1,674,743 69

COMPARATIVE STATISTICS FOR THE FIVE-YEAR PERIOD ENDING DECEMBER 31, 1919--DOMESTIC MUTUAL HAIL AND CYCLONE COMPANIES

NAME OF COMPANY	Year ending	Admitted assets	Liabilities	Risks written	Risks in force	INCOME				Losses	Expenses
						Pre-miums	Assess-ments	Policy fees	Total income		
Buffalo Mutual Storm & Cyclone Ins. Co., incorporated Feb. 2, 1904; commenced business Mar. 12, 1904. John Florin, Secy., Fountain City, Wis.	1919 1918 1917 1916 1915	\$3,037 51 2,646 99 3,430 52 74 46 23 92	..... ..... \$11 75 223 80 2,551 20	\$1,374,080 00 516,887 00 108,625 00 256,800 00 437,305 00	\$2,658,785 00 2,478,835 00 2,172,750 00 2,124,378 00 2,016,119 00	\$2,694 16 1,033 73 296 70 513 10 874 61	\$12 70 376 17 3,944 50 4,493 41 1,100 71	\$564 00 213 00 90 00 147 00 194 00	\$3,350 86 1,622 90 4,431 20 4,840 41 1,100 71	\$477 19 1,549 55 301 90 1,494 87 341 10	\$2,483 15 357 08 473 24 893 00 894 80
Central Mutual Hail & Cyclone Ins. Co., incorporated Feb. 18, 1902; commenced business Mar. 28, 1902. J. M. Schmitt, Secy., Hortonville, Wis.	1919 1918 1917 1916 1915	8,728 88 6,424 91 3,610 30 2,076 66 1,906 72	26 50 20 00 53 60 7 50 231 19	3,245,929 00 2,921,207 00 1,511,756 00 952,536 00 1,455,617 00	9,044,830 00 7,594,494 00 5,746,995 00 4,530,077 00 4,632,831 00	15,348 69	4,398 50 4,510 00 3,237 32 2,871 84 11,063 92	4,398 50 4,510 00 3,237 32 2,871 84 3,028 71	19,771 19 21,843 33 15,833 89 15,120 46 16,090 84	5,867 62 3,918 99 5,787 60 6,226 73 4,053 00	11,509 60 12,709 73 8,512 65 8,308 51 8,453 61
Farmers Mutual Home, Hail, Tornado & Cyclone Ins. Co., Seymour. Inc. Mar., 1900; commenced business May, 1900. Julius Bubolz, Secy., Seymour, Wis.	1919 1918 1917 1916 1915	18,155 64 7,918 54 9,503 42 7,716 47 7,462 07	200 00 50 00 139 69 19 00 70 00	5,810,641 00 2,902,807 00 2,061,326 00 1,582,346 00 2,271,515 00	14,308,149 00 11,826,551 00 10,112,323 00 8,889,074 00 7,974,386 00	15,675 45 8,068 24 5,781 43 4,496 83 6,162 32	..... ..... 33 00 1,002 95	3,142 50 1,845 50 1,480 00 1,384 00 1,901 50	18,678 13 9,913 74 7,107 97 3,927 53 8,975 50	2,797 33 8,247 76 2,712 21 2,645 50 1,691 32	6,088 14 8,275 45 2,679 52 2,394 15 2,749 04
Farmers Mutual Tornado, Cyclone and Hurricane Ins. Co., Morrison. Inc. Feb. 15, 1904; commenced business April 14, 1904. Aug. Reinke, Secy., Greenleaf, R. 3.	1919 1918 1917 1916 1915	5,481 01 2,868 13 2,474 96 4,907 18 4,444 29	..... ..... ..... 11 37	837,685 00 463,395 00 304,895 00 221,445 00 333,537 00	1,906,460 00 1,638,205 00 1,432,915 00 1,373,090 00 1,233,658 00	3,664 56 1,695 73 1,476 99 805 05 1,633 84	..... ..... ..... ..... .....	681 50 426 25 417 75 2,026 32 424 50	4,443 51 2,121 88 2,026 32 1,220 72 2,078 50	564 08 974 84 3,08 60 523 89 35 25	1,219 06 703 78 724 68 523 89 654 32
Mutual Fire Ins. Co., Town of Sevastopol, Door Co. (Cyclone Dept.) Inc. May 7, 1889. Commenced cyclone business June, 1912. Joseph Neusse, Sec., Sturgeon Bay, Wis., R. 3.	1919	2,151 84	.....	2,832,809 00	6,517,706 00	7,082 00	.....	646 00	8,767 77	4,735 61	1,812 48
Lynn Mutual Tornado, Cyclone and Hurricane Ins. Co., Inc. Mar. 2, 1905; commenced business June 1, 1905. Geo. A. Ure, Secy., Neillsville.	1919 1918 1917 1916 1915	10,440 13 9,863 26 1,621 30 1,547 15 2,747 23	..... ..... ..... ..... .....	3,156,227 00 2,698,920 00 1,286,645 00 1,139,001 00 1,227,130 00	8,319,064 00 6,620,947 00 5,088,406 00 4,567,316 00 4,009,640 00	7,209 66 6,325 63 2,800 29 2,542 99 2,677 99	660 07 11,706 59 80 06	..... ..... ..... ..... .....	7,931 83 18,032 22 2,869 52 2,531 77 2,782 66	3,252 47 5,619 37 3,989 57 2,040 77 388 64	4,102 49 4,217 57 1,964 52 1,679 35 1,605 80

COMPARATIVE STATISTICS FOR THE FIVE-YEAR PERIOD ENDING DECEMBER 31, 1919—DOMESTIC MUTUAL HAIL AND CYCLONE COMPANIES

NAME OF COMPANY	Year ending	Admitted assets	Liabilities	Risks written	Risks in force	INCOME			Losses	Expenses
						Pre-miums	Assess-ments	Policy fees		
Meeme Mutual Home Protection Fire Ins. Co. (Cyclone Dept.)	1919	1,451 26		198,145 00	850,985 68	577 95		145 75	41 39	154 75
Inc. Jan. 4, 1916; commenced business, Aug. 1, 1916, J. S. Bertsche, Secy., Cleveland.	1918	882 56		42,425 00	654,131 00	264 62		69 75	188 27	98 66
	1917	791 42		216,710 00	562,479 55	575 65		185 25	477 08	227 48
	1916	713 67		346,926 00	346,226 00	911 51		389 50	81 69	505 65
Monroe Co. Ltd. Mut. Tornado Cyclone and Hurricane Ins. Co.	1919	5,752 39		274,445 00	1,512,942 00	1,348 61		361 00	228 30	516 26
Inc. Apr. 13, 1911; commenced business, Apr. 14, 1911, W. H. Hanchett, Secy., Sparta.	1918	4,622 83		357,900 00	1,263,897 00	805 49		219 50	136 25	346 16
	1917	3,946 05		174,490 00	1,105,222 00	469 29		117 00	15 00	221 32
	1916	3,478 25		431,282 00	1,022,492 00	628 93		377 00	77 04	498 02
	1915	2,936 49		75,045 00	917,820 00	390 74		65 00	26 00	170 78
Mutual Cyclone Ins. Co., Mishicot. Inc. Apr., 1910; commenced business May, 1910.	1919	978 62		108,635 00	736,585 00	266 47		66 00	70 50	226 60
Herman Stehn, Secy., Mishicot.	1918	959 76		52,020 00	671,025 00	166 05	1,201 50		196 64	227 22
	1917	19 12		38,580 00	631,155 00			55 00	68 76	139 00
	1916	171 88		105,045 00	600,125 00			120 00	23 00	231 50
	1915	302 68		419,230 00	594,125 00			522 50		392 05
North Wis. Farmers Mutual Cyclone Ins. Co., Faskin, Inc. Mar. 5, 1907; commenced business, Mar. 10, 1907, F. E. Hill, Secy., Faskin.	1919	3,434 85		870,394 00	4,609,420 00		7,534 29	1,000 00	2,799 41	2,537 75
	1918	1,237 72	80 81	2,358,631 00	4,159,126 00		12,563 32	3,350 00	9,830 12	7,283 41
	1917	2,493 93		687,329 29	3,145,199 29		6,637 12	937 50	8,574 62	3,599 73
	1916	2,555 46		1,031,346 00	2,764,146 00		7,380 87	1,367 50	6,068 61	3,928 75
	1915	1,250 68	558 25	503,000 00	2,556,000 00		7,135 00	1,040 00	4,016 47	3,594 10
Price Co. Farmers Mutual Windstorm, Cyclone & Tornado Ins. Co., Inc. Feb. 1, 1913; commenced business May 1, 1913, C. F. Glensdorf, Secy., Phillips, R. I.	1919	253 01		120,115 00	456,535 00	234 63		81 50	5 00	177 96
	1918	1,162 24		130,350 00	345,984 00	190 35	3 30	58 50	177 30	141 15
	1917	192 60		66,050 00	267,344 00	66 05	209 34	26 00	55 00	70 25
	1916	17 06		64,960 00	204,479 00	99 99		31 00	79 10	96 36
	1915	91 53		31,690 00	135,679 00	31 69		11 50		35 47
Richfield Mutual Hail & Cyclone Ins. Co., Inc. Sept. 10, 1907; commenced business Oct. 24, 1907, Henry Thomas, Secy., Richfield.	1919	662 53		534,010 00	1,204,485 00	500 03		514 00	132 86	673 48
	1918	450 30		488,830 00	1,174,190 00	474 76		556 00	1,030 75	684 55
	1917	104 46		156,830 00	719,832 00	15 98		112 50	115 00	254 47
	1916	206 43		35,470 00	609,713 00	35 37		30 00	15 00	112 75
	1915	261 23		58,600 00	650,965 00	82 50		52 50		171 03

Town-Herman Mutual Fire Ins. Co. (Cyclone dept.), Inc. June, 1891; com. cy. business, Dec. 23, 1915. Harry Grebe, Secy., Plymouth, R. 29.	1919 1918 1917 1916 1915	1,078 44 929 12 651 50 745 10 798 65	137 235 00 204,025 00 116,170 00 38,250 00 385,045 00	844,020 00 720,660 00 594,865 00 414,345 00 385,045 00	334 45 510 30 287 50 92 25 948 25	50 00 72 00 47 00 25 00 212 00	414 44 582 30 376 90 98 15 1,160 25	144 80 151 89 333 75 112 20	116 65 172 04 114 75 61 50 361 60	
Wis. Farmers Mut. Hail & Cy-clone Ins. Co., Juneau, Inc. May 26, 1898; com. business, June 1, 1898. Ferd. Lindenau, Secy., Juneau.	1919 1918 1917 1916 1915	17,379 36 3,571 71 4,597 14 6,693 78 1,660 50	5,994,011 00 9,700,252 00 2,865,900 50 1,956,689 50 2,066,385 50	21,277,585 00 17,572,088 50 9,118,626 00 7,181,908 00 6,135,514 00	49,887 71 51,263 10 27,238 65 23,788 70 23,151 11	6,915 00 10,425 00 4,462 50 3,662 50 3,980 00	61,802 71 61,688 10 37,701 15 31,451 20 30,131 11	22,275 18 31,966 42 18,806 01 12,082 59 13,907 04	20,719 88 30,747 11 14,991 78 12,011 47 12,062 63
Wis. Tornado Mutual Ins. Co., Milton, Inc. June 15, 1903; com. business, June 25, 1903. W. W. Gillies, Secy., Evansville.	1919 1918 1917 1916 1915	8,943 42 103 00 841 63 5,135 66 1,452 70 11,651 82	4,572,635 00 5,667,737 00 3,321,400 00 1,462,133 00 1,586,878 00	15,716,696 00 13,555,142 23 9,554,469 50 7,479,170 81 6,465,535 44	11,125 69 12,795 97 7,339 25 3,172 97 3,505 67	13,416 31 14,736 36 2,011 15 1,100 25 1,226 00	26,536 98 30,641 33 9,208 58 4,205 35 4,802 42	10,780 21 26,640 51 1,385 25 1,546 00 1,587 43	6,761 18 8,949 02 4,178 37 2,321 90 2,505 25	
St. Paul Mutual Hail & Cyclone Ins. Co., Inc. 1897; com. busi-ness 1897. G. R. Walding, Secy., Pioneer Bldg., St. Paul, Minn.	1919 1918 1917 1916 1915	333,079 15 296,525 58 242,782 23 187,926 64 160,549 31	11,320,508 00 14,447,130 00 11,134,084 00 7,527,111 00 10,422,992 00	33,251,046 00 32,066,122 00 26,545,002 00 24,187,805 00 24,236,799 00	271,713 50 326,455 96 275,381 42 309,742 55 329,240 07	..... ..... ..... ..... .....	282,056 09 326,455 96 299,928 10 317,965 85 431,404 65	109,629 10 128,888 69 137,197 31 171,078 14 278,126 94	116,416 03 118,930 45 108,931 21 107,975 35 156,948 27

ANNUAL REPORT

OF

CASUALTY INSURANCE
COMPANIES

GENERAL REMARKS

CASUALTY INSURANCE

In 1919 there were one hundred and ten casualty companies transacting business in this state. Of these, seventy are stock companies, twenty-four are mutuals, five are interinsurers, and eleven are assessment health and accident associations.

During the year, four stock and three mutual companies were admitted. Two stock companies were reinsured by other companies.

1919 LEGISLATION ESPECIALLY AFFECTING CASUALTY COMPANIES

Under an amendment to section 1897c, mutual casualty (as well as fire and marine) companies are permitted to issue a non-assessable policy, provided they have accumulated a surplus equal to the sum of the capital and surplus required of a stock company to begin to transact the same kind of business, or equal to 20 per cent of their premium income during the preceding year, whichever is the greater. They must cease the issuance of such policies if the surplus falls below the above standard.

One domestic casualty and two casualty companies of other states have availed themselves of this provision.

Companies writing liability policies are required to file with the department their rates and manual of classification of risks for each kind of liability insurance written, and subsequent changes or additions to such rates and classification; also an annual report of the amount of insurance written, the amount of premiums received, and the amount of losses paid during the preceding year on liability risks written in Wisconsin. This law is incorporated in sections 1921—30 to 1921—36 inclusive, and purposes to prevent discrimination.

A statutory short rate table was incorporated in the statutes (section 1946d) which applies to all companies insuring against loss or damage to property, except steam-boiler, fly wheel or elevator hazards.

The uniform surety bill of the National Convention of Insurance Commissioners was enacted into law in this state under sections 1966—33a to 1966—33n, inclusive. The minimum amount of capital and surplus required of companies for this class of their business is \$250,000 and \$125,000, respectively.

EXAMINATIONS OF CASUALTY COMPANIES

The department examined eight casualty companies in 1919. Brief summaries of the findings are given herewith.

THE WISCONSIN MUTUAL LIABILITY COMPANY, MILWAUKEE, WISCONSIN.

The report of examination, dated January 22, 1919, shows that the company is efficiently and economically managed. The service rendered to policyholders and claimants is prompt and apparently satisfactory. The company experienced a satisfactory growth in 1918.

EMPLOYERS MUTUAL LIABILITY INSURANCE COMPANY, WAUSAU,
WISCONSIN

This examination, made as of December 31, 1918, developed that the premium income of 1918 was doubled over that of the previous year, that the losses remained normal, and that expenses were kept within very conservative limits. The report speaks well of the management of the underwriting and inspection departments.

THE MUTUAL INDEMNITY ASSOCIATION, MONROE, WISCONSIN

This examination was made to verify that all of the statutory requirements prior to the issuance of license, had been complied with.

WISCONSIN HARDWARE LIMITED MUTUAL LIABILITY INSURANCE COMPANY, STEVENS POINT, WISCONSIN

The examiner's report, which was made as of June 30, 1919, discloses an equitable treatment of policyholders, and an efficient conduct of the business. The company's records were found to be in an exceptionally good condition.

AMERICAN AUTOMOBILE MUTUAL INSURANCE COMPANY, MENOMONEE FALLS, WISCONSIN

This department made the examination merely to verify that all of the provisions of law regarding the organization of a domestic mutual company were met. The examination report is dated October 13, 1919.

TIME INSURANCE COMPANY, MILWAUKEE, WISCONSIN

Upon the recommendation of the examiners, the company revamped somewhat its accounting system to more nearly measure up to the requirements of the annual statement blank. It is reported that the claims are paid with reasonable promptness. The examination covered the period from July 31, 1917, to October 31, 1919.

BADGER MUTUAL LIVE STOCK INSURANCE COMPANY, MILWAUKEE,
WISCONSIN

The records of the company were found to be in good and workable condition. Claims are paid with promptness. The report is dated December 5, 1919.

MASTER PLUMBERS' LIMITED MUTUAL LIABILITY COMPANY, MILWAUKEE, WISCONSIN

This examination was made as of November 30, 1919. No general comment was made. The assets, as shown by the books, were found to be invested according to law.

RULINGS OF THE INSURANCE DEPARTMENT AND OPINIONS OF
THE ATTORNEY GENERAL AFFECTING CASUALTY INSURANCE
ARRANGED BY NUMBER OF SECTION OF STATUTES.

MEMBERS OF A NON-STOCK CORPORATION CANNOT ELECT OFFICERS PRIOR
TO THE DATE FIXED IN THE ARTICLES

Sections 1761 and 1762

In an opinion dated Dec. 4, 1916, the Attorney General holds that section 1761 was not intended to authorize the election of officers at a time earlier than the date fixed for the first meeting for the election of officers by the articles of incorporation in the case of non-stock corporations. The opinion follows:

“* * *

“It appears to me from a consideration of all of the statutory provisions that sec. 1761 was not intended to authorize the election of officers at a time earlier than the date fixed for the first meeting for the election of officers by the articles in the case of non-stock corporations. The provision with reference to such first election of officers is a special provision, and is provided by a later statute than sec. 1761, and in so far as there is any conflict between them, the provisions of the later and special statute must govern.

“It is therefore my opinion that the members of such corporations cannot elect officers prior to the date fixed in the articles.”

ARTICLES OF INCORPORATION OF A MUTUAL COMPANY CANNOT
BE AMENDED BEFORE OFFICERS ARE ELECTED

Sections 1772 and 1896

In an opinion dated Nov. 25, 1916, the Attorney General holds that the articles of incorporation of a mutual company cannot be amended before the officers are elected in accordance with the provisions of the statutes. The opinion follows:

“I am returning, herewith, without approval, the proposed articles of incorporation of the Badger State Limited Mutual Automobile Insurance Company, of Rhinelander, Wisconsin, acknowledged by the incorporators on the 21st day of November, A. D. 1916. These articles cannot be approved for the reason that the name of this corporation is not such as to distinguish it from the corporation of the same name the articles of which were acknowledged the 21st day of October, 1916, and which articles were duly approved and filed in the office of commissioner of insurance on the 3d day of November, 1916.

“* * *

“In the opinion rendered on the 23d inst. it was suggested that the purpose of the incorporators, i. e., changing the date fixed in the articles for the first meeting, might be accomplished by amendment of the articles of incorporation at a meeting held prior to that time. I am now of the opinion that this was an error and that this cannot legally be done. The first meeting provided for in the articles is ‘the first meeting for the election of officers,’ which subd. (7), sec. 1772, requires shall be fixed in the articles. In view of the provisions of sec. 1896m, with reference to the amendment of articles of mutual companies, I think it is reasonably clear that such an amendment cannot be made before the officers are elected, especially in

view of the provision of that section requiring that any proposed amendment can only be adopted by a vote of three-fourths of the members voting at a regular or special meeting 'after the proposed amendment has been filed with the secretary of the company * * * thirty days prior to such meeting.'

AN INSURANCE CORPORATION PROPOSING TO INSURE AGAINST RISKS OTHER THAN THOSE ENUMERATED IN THE FIRST 14 SUBDIVISIONS OF SEC.

1897, STATS., MUST SPECIFY THE PARTICULAR SUBJECT PROPOSED TO BE COVERED IN ITS ARTICLES OF ORGANIZATION.

Sections 1896 and 1897

In an opinion dated Sept. 23, 1918, the Attorney General states:

"I have examined and return herewith the articles of organization of the Bankers Assurance Company, sent me in yours of this date.

"In these articles the business and purposes of the corporation are stated in said articles to be:

"To transact the business of insurance against loss from the defaults of persons in positions of trust, public or private, and to guarantee the performance of contracts and obligations other than that of insurance; against loss or damage by burglary or theft or both; *and against other loss or damage which may lawfully be compensated by insurance, including any or all of the purposes specified in section 1897 of the Wisconsin Statutes;*
* * *

"Sec. 1897, Stats., prescribes the different purposes for which insurance corporations may be organized. Subd. (15) of that section reads:

"Other Casualty Insurance.—Against loss or damage to property by any other casualty which may lawfully be the subject of insurance, *and which shall be specified in the articles of organization*, and for which no other provision is made by law."

"In my opinion where a corporation includes as one of the purposes of its organization insurance against loss or damage not specifically mentioned in any of the first fourteen subdivisions, it is required by subd. (15) to specifically state in its articles just the subject of insurance intended to be covered.

"For that reason I cannot approve these articles in their present form.

"I am also inclined to think that the articles are required to specify each particular kind of insurance intended to be authorized even though it be specified in the statute, and that a blank provision such as is here named is not sufficient. I have not gone into this subject and do not expressly pass upon it at this time, but call your attention to what I am inclined to think the law is in that respect. There are twenty-two signers of these articles and there is attached to them an affidavit,

"and that more than fifteen of said signers, namely, Herman L. Ekern, Ernest J. Perry, W. G. Coapman, Walter Kasten, F. K. McPherson, J. M. Hays, Franz Siemens, E. J. Hughes, Wm. M. Post, G. W. Augustyn, E. H. Williams, Niel J. Gleason, Edw. A. Farmer, E. A. Reddeman and J. H. Puelicher are residents of the State of Wisconsin."

"It will be noted that those named are just fifteen. This would seem to raise the presumption at least that the other seven were not residents of this state.

"Sec. 1896 provides:

"Subject to the conditions and in the manner prescribed by law, a corporation may be organized by fifteen or more residents of this state to transact the business of insurance * * *"

"I have considerable doubts as to whether any one not a resident may sign articles of organization of an insurance corporation attempting to organize here, and am inclined to think that the articles themselves should show that all of the signers are residents of the state. It is true that no question could be raised upon this ground had the articles been signed by only the fifteen named, and it had been made to appear by the articles that they were residents of the state. There may well be a question, however, as to whether or not the signing by other persons, not residents of this state, in addition to the signing by fifteen of such residents, renders invalid the said articles. I do not specifically pass upon this question at this time but suggest it for the consideration of the incorporators, as the articles cannot, in any event, be approved at this time for the reason first stated."

MUTUAL FIDELITY COMPANIES CANNOT COVER BOTH FIDELITY AND
BURGLARY INSURANCE IN SAME POLICY

Sections 1897 and 1897a

Under date of Nov. 9, 1917, this department ruled that a Mutual Fidelity Company cannot write a policy covering both fidelity and burglary insurance. The ruling follows:

"I am advised that some of the surety companies are writing a bond for banking institutions in this state which provides coverage against burglary and theft as well as guaranteeing the fidelity of the employees of the institution.

"Permit me to direct your attention to the provisions of section 1897 and subsection 3 of section 1897a of the Wisconsin statutes. By reference to these sections you will find that fidelity and surety insurance is authorized under subsection 10 of section 1897.

"Subsection 3 of section 1897a provides that insurance under each subsection of section 1897 shall be written in separate and distinct policies, except that the same policy may embrace risks specified in subsections 1 and 12 (fire and sprinkler leakage) or 4 and 5 (disability and liability). Under the provisions of this subsection a single contract cannot cover fidelity insurance and burglary insurance.

"Personally, I would not oppose an amendment to the Wisconsin law that would authorize this combination. Pending such amendment, however, this department must insist upon compliance with the law as it stands on the books."

THE COMMISSIONER OF INSURANCE MAY ADMIT SERVICE OF SUMMONS ON
UNAUTHORIZED COMPANIES OR ASSOCIATIONS

Section 1915

The commissioner of insurance may admit service of summons on unauthorized insurance companies or associations. Such admission of

service is a matter of courtesy, and is not required by law. The admission of service is only on admission that the summons have been served and does not in any manner affect the question of whether or not such admission gives the court jurisdiction. The above statements are contained in the opinion of the Attorney General dated Sept. 9, 1915. The opinion reads as follows in part:

“* * *

“The law does not require you to admit service on any summons that may be served on you under this provision of the law. Your admission of service is, of course, a courtesy. If you do not admit service, service upon you may be shown by other proof. If, however, it is your custom to admit service when the defendant mentioned in the summons has been duly licensed to transact business in this state, it seems to me entirely appropriate for you to admit service of a summons intended for a corporation that has not been licensed. Your admission of service, of course, is only an admission that the summons has been served on you. It does not in any manner affect the question of whether or not your admission gives the court jurisdiction. Under all the circumstances, therefore, it seems to me that so far as you can, with reasonable diligence, you should treat this class of summonses the same as you treat summonses upon duly licensed corporations.”

ACCIDENT POLICIES INSURING THE BENEFICIARY CANNOT BE ISSUED IN
THIS STATE

Section 1960

Under the opinion of the Attorney General dated June 14, 1916, a casualty company cannot insure the beneficiary under an accident policy by use of the so called beneficiary policy. The opinion follows in part:

“* * *

“This beneficiary contract or policy, so-called, is a mere subterfuge, an attempted evasion of the statute. So long as the beneficiary policy forms a part of or is an appendage to a contract of regular, ordinary accident insurance, the beneficiary policy is in violation of law.

“I have studied the ruling of your department under date of April 2, 1914, on beneficiary policies and am convinced that the conclusion there reached is sound, and I agree with nearly all that is said there in reaching that conclusion.

“You are therefore advised that the beneficiary contract or policy of which you inquire is not authorized by our statutes.”

THE DEPUTY COMMISSIONER OF INSURANCE IS AUTHORIZED TO ACT FOR THE
COMMISSIONER OF INSURANCE IN THE LATTER'S ABSENCE

Section 1967a

The deputy commissioner of insurance is a public officer, known and recognized as such by law. He is authorized, in the absence of the commissioner of insurance, to perform any act which the latter might do. The above statements are in accordance with the opinion of the Attorney General dated Nov. 22, 1916. The opinion follows in part:

“* * *

“In my opinion there can be no question but that the deputy commissioner of insurance is authorized, in the absence of the commissioner, to

execute and sign the certificate provided for by sec. 1966—34, Stats., and that such certificate so made and signed by the deputy commissioner of insurance will be competent evidence in any case where such certificate made and signed by the commissioner would be, and that it will be presumed that the deputy commissioner had authority to make the same and that he made the same in the absence of the commissioner, the burden of proving the contrary being upon whoever might allege it. In the face of this statute and the principles stated by Mechem it is certainly a mistake to suppose that the deputy commissioner of insurance is a mere rubber stamp provided by law for the purpose of signing the name of the commissioner of insurance.

“Referring to your last question whether any regular employe of the department may be authorized to make and sign these certificates, I think this question must be answered in the negative. The statute expressly requires that the authority of a surety company to do business must be certified by the commissioner of insurance. This, taken in connection with sec. 1967*a*, prescribing the duties of the deputy commissioner of insurance, will be construed to mean that such certificate shall be certified by the deputy commissioner of insurance. No other person is authorized to certify them and the certificate of any other person will be of no force or effect as evidence of the qualification or authority of the company to do business in this state.”

INDEMNITY BOND NOT A CONTRACT OF INSURANCE

Section 1978

An indemnity bond which is merely a warranty of the articles of merchandise sold by a company, coupled with an agreement limiting the liability of the company in case of a breach of such warranty, is not in any sense an insurance contract within the contemplation of section 1978. The above statement is in accordance with the opinion of the Attorney General dated Sept. 24, 1915.

WARRANTIES AND REPRESENTATIONS IN AN APPLICATION FOR A FIDELITY BOND

Section 1977-1

Under date of November 6, 1917, this department in a letter to an inquirer, as to the nature of the statements made by an employer in connection with an application for a fidelity bond, ruled as follows:

(1) Question: Does the law provide that statements made by the employer in connection with an application for a fidelity bond shall be regarded as representations or as warranties?

Reply: Subsection 1 of section 4202*m* (now renumbered 1977—1) provides that “no oral or written statement, representation, or warranty made by the insured or in his behalf in the negotiation of a contract of insurance shall be deemed material or defeat or avoid a policy or prevent its attaching unless such statement, representation, or warranty was false and made with actual intent to deceive, or unless the matter misrepresented or made a warranty increased the risk or contributed to the loss.”

Under the provisions of law, statements made by the employer in connection with application for a fidelity bond are regarded as representations.

(2) Question: Does the law require the application or the employer's statement to be attached to the bond?

Reply: The law does not require the application or the employer's statement to be attached to the bond. It may be incorporated into the

contract, and when so incorporated, subsection 2 of section 4202m will control. This subsection provides: "No warranty incorporated in a contract of insurance relating to any fact prior to a loss shall defeat or avoid such policy unless the breach of such warranty increased the risk at the time of the loss, or contributed to the loss, or unless such breach existed at the time of the loss."

AN INSURANCE COMPANY MUST PAY ALL VALID CLAIMS AGAINST IT AT TIME
OF WITHDRAWAL BEFORE BEING READMITTED

Section 4231

An insurance company must pay all valid claims of the state insurance department held against it at the time it withdrew from this state before it can be readmitted to transact business herein. This statement is in accordance with the opinion of the Attorney General dated June 12, 1917. The opinion follows:

"It appears from your letter of June 11, 1917, that the Great Eastern Casualty Company of New York wishes to know upon what terms it may be readmitted to Wisconsin. It formerly did business in Wisconsin but its license expired March 1, 1897. Upon being required to pay additional fees of \$900, as a condition of being licensed in Wisconsin, it withdrew from the state. The additional charge was valid, within a decision in *Travelers Insurance Company v. Fricke*, 99 Wis. 367. You ask to be advised whether the claim of the state made in 1897 is still a legal claim against this company, also, whether any representative of the state is authorized to compromise this claim with the company.

"The claim against the company is as valid now as it ever was. The statute of limitation of action has not run upon this claim. The company withdrew from the state directly after the claim arose, and has ever since been absent.

"If, after a cause of action shall have accrued against any person, he shall depart from and reside out of this state the time of his absence shall not be deemed or taken as any part of the time limited for the commencement of such action." (Sec. 4231, Stats.)

"This question, it seems to me, is completely answered in the *Travelers Insurance Company* case, to which you refer and which is cited above.

"As to a compromise with the company of this claim, you are advised that no statute authorizing any one to act in behalf of the state in such a compromise has been discovered, and I think none exists."

THE DELIVERY OF A SURETY BOND CONSTITUTES EXECUTION THEREOF:
THE SURETY CANNOT THEREAFTER WITHDRAW FROM A PUBLIC
CONTRACTOR'S BOND OR LIMIT THE LIABILITY

In an opinion dated Oct. 7, 1918, the Attorney General states:

"On October 1, 1918, you submitted a contract known as 'Project Number 29,' which was entered into between James E. Talbot, contractor, and the state of Wisconsin, for the construction work upon a specified portion of the state trunk line highways, the work to be completed by July 1, 1919. A bond in a penal sum equal to the contract price was executed by the contractor and the Massachusetts Bonding and Insurance Company and delivered September 3, 1918. It was approved by the governor of Wisconsin on the 6th day of September, 1918. On September 21, 1918, said surety demanded that the bond be surrendered and returned to it,

with a view of canceling the bond and terminating the liability of the surety. You maintain that the surety has no right to thus terminate its liability, but submit the following question:

Has a bonding company the right to withdraw as surety from a contract which has been already commenced by the contractor?

Your question is answered in the negative. *A. S. Ripley Building Company et al. v. Coors*, 84 Pac. 817.

The reason suggested for this action on the part of the bonding company is that the prospect of unfavorable labor conditions and the advance in price may result in bankrupting the contractor and preventing his fulfilling the contract. That is to say, the surety wishes to withdraw from this bond because it will incur financial hazard by remaining upon it.

That a surety on the bond of a public contractor may terminate its liability at any time is a startling proposition and wholly out of harmony with public interest, and contrary to the purpose of the bond. It makes a "mere scrap of paper" of a most formal and solemn document, shocks the sense of justice and does violence to the meaning of the word "bond." There is a very widespread notion that a bondsman's obligation is as stated in the bond. This popular belief dates back we do not know how far, but at least to the decision of Portia in the celebrated case of Shylock v. Antonio. Literally, a bond is a band; something very binding, as, for instance, the "bonds of matrimony." Chains and fastenings are given by lexicographers as synonyms of bonds. Therefore we say without hesitation that upon principle the proposition that contractors' sureties can withdraw at pleasure is unsound, for otherwise a bond would be no bond at all. The bond in this contract adds little or nothing to the liability of the principal obligor. His obligations are fixed by the construction contract. The object of the bond is to obtain security in addition to that of the contractor for the fulfillment of the terms of the main contract. Additional security is not obtained if the surety may cancel his liability at pleasure; for he is sure to withdraw at the very time the obligee will wish him to remain. By signing a bond the surety becomes a party to the entire contract. Sureties become parties to a building contract the same as if they had actually made the contract. *W. P. Fuller & Company v. Alturas School District*, 153 Pac. 473.

We have here a detailed and explicit contract between Talbot and the state of Wisconsin for the construction of a highway by the former according to plans and specifications, and for which the state is bound to pay him \$11,165.72. To make the writing a binding contract Talbot was by statute required to, and he did, furnish a bond in a penal sum equal to the contract price of the work to be performed. Upon the signing and delivery of the construction contract and bond, the rights and obligations of the parties became fixed. Talbot acquired a right to earn the price named in the contract, and if prevented from doing so by the state or any one else, without his fault, he would be entitled to damages suffered by him. On the other hand, the state officials must insist upon performance of the construction work within the time specified or upon the damage occasioned for any default therein. In the event of any default the surety is answerable for the damages. That is the surety's undertaking.

The bond in this instance is attached to the construction contract, and the two form the entire contract and measure the obligations of the principal and surety upon the bond. The condition of the bond is that Talbot

“shall, in all things, well and truly perform all the terms and conditions of the within and foregoing contract, to be by him performed, within the time herein mentioned, and shall pay all lawful claims for labor performed and materials furnished in the construction of said highway, and shall have paid and discharged all liabilities for injuries which have been incurred in said construction, under the operations of sections 2394—1 to 2394—31 of the statutes, inclusive, and all acts amendatory thereto.”

If these conditions are not complied with, the bond “shall be and remain in full force and virtue.”

This bond is in strict conformity to the requirements of the statute:

“All contracts involving one hundred dollars or more hereafter made or let for the performance of any work or labor or furnishing any materials when the same pertains to or is for or in or about any public building, public improvement, public road, alley or highway, or any other public work of whatsoever kind of the state, or of any county, city, * * * shall contain a provision for the payment by the contractor of all claims for such work and labor performed and materials furnished, and no such contract shall hereafter be made or let unless the contractor shall give a good and sufficient bond, the penalty of which shall not be less than the contract price, conditioned for the faithful performance of the contract, and the payment to each and every person or party entitled thereto of all the claims for work or labor performed, and material furnished for or in or about or under such contract, such bond in the case of the state to be approved by the governor, of a county by its district attorney, * * *. No assignment, modification, or change of the contract, or change in the work covered thereby, nor any extension of time for completion of the contract shall release the sureties on said bond.” Sec. 3327a, Stats.

No authority, I venture to say, can be found which holds that this bond and said statute do not mean exactly what they say.

“* * * If the consideration for the surety’s contract is entire, and has been executed fully, as in the case of a bond for the payment of sum certain, or for the performance of services, the surety is bound indefinitely and cannot terminate his liability by notice, even though by death or insolvency of co-sureties he is the only responsible party remaining; * * *.” 32 Cyc. 85-86.

“The contract of suretyship is the joint and several contract of the principal and surety: * * *.”

“* * * He is bound originally in all respects upon the same footing as the principal. His is not an offer depending for efficacy upon acceptance, but an absolute contract depending for efficacy upon complete execution, and its execution is completed by delivery. From that moment his liability continues until discharged in accordance with stipulations of the instrument, or by some unauthorized act or omission of the obligee violative of his rights under the instrument, or by valid release. Nothing that he can do outside of the letter of the bond can free him from the duties and liabilities it imposes. He cannot assert the right to revoke, unless the right is therein nominated. As was said by the English court, ‘if he desired to have the right to terminate his suretyship on notice, he should have so specified in his contract.’ *Calvert v. Gordon*, 3 Man. & R. 124; *Brandt on Suretyship and Guaranty*, secs. 113, 114.; *Saint v. Wheeler & Wilson Mfg. Co.*, 36 Am. St. Rep. 210, 213—214, 10 So. 539, 541.”

After careful search only one case has been found where the precise right claimed by the surety in this instance has been asserted. That is the case cited at the beginning of this opinion. The absence of other adjudicated cases is probably due to the fact that few have been bold enough to take so untenable a position.

In *A. S. Ripley Building Company et al v. Coors, supra*, 818, the claim of cancellation of the surety's obligation was made under conditions much more favorable to the surety than are the conditions which confront the surety in this instance. In the case cited the action was against the surety upon a building contractor's bond brought by the obligee, damages resulting from failure to perform the contract. The surety defended upon the ground that the principal in the bond had obtained the surety's signature through fraud and false representations, and notice of such fraud was given to the obligee thereof that the surety demanded release and surrender of the bond before any work had been done, and before the owner had been in any way injured. The surety relied upon the proposition that nothing had been done under the contract when this notice was given, which was the fact. The court, however, answered that the obligee had at that time

"bound himself by a written contract to the payment of the sum of \$6,750 upon the performance by the building company of the terms of that contract. The cancellation by him at this time of such contract would have made him liable to a claim and an action for damages by the building company for the breach of his contract, the seriousness of which, in all probabilities, would only have been established at the termination of protracted and expensive litigation. Sureties should not be allowed to relieve themselves of liability imposed upon them by their voluntary contracts, by a mere notice to the obligee, that they were induced to enter into such contracts relying upon false statements made to them by the principal, of which statements the obligee was entirely ignorant, unless there be a stipulation in the contract of indemnity to such effect. The rule is thus stated in 27 A. & E. Ency. of Law, 447: 'A surety who has signed a contract of suretyship cannot ordinarily and before the breach of the contract by giving notice terminate his suretyship or escape future liability for his principal unless a stipulation to that effect appears in the contract'—citing cases."

Said defense was rejected by the court and the surety held liable upon the bond, notwithstanding said fraud and notice thereof subsequently given.

There is a federal statute, 28 U. S. Stats. at Large 278, of the same character as said sec. 3327a, Wis. Stats., and it has been sustained in its entirety by the federal courts. *U. S. v. Rundle*, 100 Fed. 400.

I have no hesitation in advising you that the demand of this surety should be denied, and that it and the contractor should be told that the state expects the contract including the bond to be carried out according to the letter.

COMPARATIVE STATISTICS FOR THE FIVE-YEAR PERIOD ENDING

NAME OF COMPANY Also name and address of Secretary; dates incorporated, commenced business and admitted in Wisconsin.	Year ending Dec. 31	INCOME		
		Net premiums received	Interest and other receipts	Total income
STOCK CASUALTY COMPANIES OF WISCONSIN				
Midland Casualty Co.....	1919	\$161,044 89	\$17,467 78	\$178,512 67
H. O. Maxwell, Secy., M. M. Bank Bldg., Milwaukee, Wis. Incorporated 1911; commenced business 1912; admitted 1912.	1918	142,667 11	20,026 62	162,693 73
	1917	170,083 84	28,380 53	198,464 37
	1916	153,614 64	24,349 35	177,963 99
	1915	108,185 77	37,019 11	145,204 88
Old Line Life Ins. Co. of America.	1919	80,043 34	6,779 42	86,822 76
John E.Reilly, Secy., First National Bank Bldg., Milwaukee, Wis. Incorporated 1910; commenced business 1910; admitted 1910.	1918	63,860 61	7,508 08	71,368 69
	1917	63,793 82	12,554 91	76,348 73
	1916	59,546 52	11,537 40	71,083 92
	1915	45,642 23	8,998 29	54,640 52
Time Insurance Co.	1919	301,461 83	29,754 83	331,216 66
Emil Giljohann, Secy., Security Bldg., Milwaukee, Wis. Incorporated 1910; commenced business 1910; admitted 1910.	1918	255,320 48	27,349 18	282,669 66
	1917	281,387 14	26,597 32	307,984 46
	1916	280,819 28	27,122 26	307,941 54
	1915	256,525 56	28,144 20	284,669 76
Wisconsin Accident and Health Ins. Co.	1919	59,353 05	10,197 25	69,550 30
R. W. Campbell, Secy., 220-228 M. M. Bank Bldg., Milwaukee, Wis. Incorporated 1915; commenced business 1915; admitted 1915.	1918	55,663 18	9,109 85	64,773 03
	1917	66,878 05	14,133 77	81,011 82
	1916	63,012 07	13,125 51	76,137 58
	1915	32,722 43	14,152 06	46,874 49

NAME OF COMPANY Also capital stock and kinds of business for which company is licensed indicated by numbers. Key at bottom of page.	Year ending Dec. 31	Net premiums in force	WISCONSIN BUSINESS	
			Gross premiums received less deductions	Gross losses incurred
STOCK CASUALTY COMPANIES OF WISCONSIN				
Midland Casualty Co. Capital \$110,280. (*) (15)	1919	\$52,990 02	\$34,390 28	(b)\$12,286 60
	1918	48,918 72	30,927 37	(b)14,153 00
	1917	61,511 12	29,647 16	
	1916	45,674 94	32,357 30	17,172 51
	1915	37,991 53	37,904 61	18,658 68
Old Line Life Ins. Co. of America. Capital \$672,635. (*)	1919	30,553 21	48,300 61	15,076 61
	1918	17,415 62	40,621 22	17,816 09
	1917	22,240 45	47,227 49	16,959 23
	1916	17,116 38	46,115 83	17,163 44
	1915	12,776 32	37,498 28	12,377 86
Time Insurance Co. Capital \$25,000. (*)	1919	2,103 77	307,391 40	126,991 07
	1918	1,364 77	261,930 61	142,682 84
	1917	(c)21,071 05	288,689 29	131,477 09
	1916	(e)17,155 27	284,871 45	121,982 97
	1915	(e)12,277 09	257,867 68	119,533 07
Wisconsin Accident and Health Ins. Co. Capital \$25,000. (*)	1919	5,616 50	55,840 28	19,491 80
	1918	3,132 00	53,060 11	28,043 95
	1917	2,819 00	64,579 08	29,054 48
	1916	394 08	60,656 37	28,973 94
	1915	805 19	30,548 83	14,169 60

KEY—(*) Disability; (°) Liability; (6) Steam Boiler; (7) Fidelity; (8) Title; (9) Credit; (10) Burglary; (11) Plate
(b) Gross Losses Paid. (c) Includes industrial business.

DECEMBER 31, 1919—CASUALTY INSURANCE COMPANIES

Net amount paid policy holder for losses	DISBURSEMENTS				Ratio % of losses incurred to premiums earned
	Taxes and fees	Expenses of management	All other disbursements	Total disbursements	
\$61,025 00	\$4,286 14	\$95,211 70	\$235 00	\$160,757 84	38.0
64,840 14	3,240 23	97,874 17	.....	165,954 54	43.2
66,459 46	3,118 07	130,318 19	454 37	200,340 09	39.4
64,332 82	4,749 38	98,403 91	.....	167,486 11	41.8
33,251 80	2,964 25	86,379 26	.....	122,595 31	47.2
29,147 22	2,141 87	47,261 24	.....	78,550 33	37.0
24,306 93	1,631 47	43,624 13	.....	69,562 53	41.0
23,378 62	1,638 99	44,557 29	.....	69,574 90	37.0
24,248 57	1,456 49	44,074 16	.....	69,779 22	43.0
16,179 65	1,044 04	39,353 59	.....	56,577 28	41.0
132,154 17	8,805 28	182,520 26	250 00	323,729 71	43.1
130,689 13	8,461 37	136,085 01	15,000 00	290,235 51	54.0
126,740 65	7,318 50	148,365 83	15,000 00	297,424 98	46.0
129,582 95	6,317 79	167,415 60	.....	303,316 34	47.0
118,003 40	5,706 44	142,559 63	.....	266,269 47	46.0
23,454 42	2,738 87	38,274 64	60 00	64,527 93	35.0
26,365 91	1,793 33	36,660 88	9 50	64,849 62	51.0
32,366 66	2,307 18	44,512 00	1,037 35	81,223 30	47.0
28,419 76	905 75	43,911 09	.....	73,236 60	44.4
12,304 50	187 78	28,453 62	.....	40,945 90	43.0

Reserve for unpaid claims	ASSETS, LIABILITIES AND SURPLUS				Ratio % of underwriting expenses incurred to premiums earned
	Unearned premium reserve	All other liabilities except capital and surplus	Total admitted assets (equals total liabilities)	Capital and surplus	
\$6,097 85	\$29,360 44	\$9,832 38	\$178,556 51	\$133,265 84	56.0
6,644 92	26,376 53	11,495 27	162,586 67	118,069 95	61.4
7,061 05	32,359 24	9,021 30	165,590 49	117,148 90	60.8
9,565 28	24,693 17	7,767 37	170,119 95	128,094 13	57.9
10,730 78	21,951 70	6,923 00	160,244 18	120,638 70	78.4
2,986 23	15,338 55	2,105 85	(a)2,341,455 16	875,088 26	58.0
4,884 08	9,261 79	1,576 34	(a)1,951,634 88	862,440 97	59.0
3,480 62	7,733 95	2,762 59	(a)1,717,723 89	923,114 75	52.0
3,637 23	8,074 19	1,126 14	(a)1,485,277 60	905,277 53	57.0
2,994 12	6,683 91	1,207 75	(a)1,288,118 24	870,249 26	74.0
13,739 72	28,798 95	10,819 12	129,741 38	76,383 59	47.7
21,698 16	22,019 63	12,513 14	122,460 55	66,229 62	48.5
13,389 33	21,071 05	10,916 58	135,195 28	.....	48.0
11,343 29	17,155 27	6,297 43	123,232 24	88,436 25	45.0
11,321 26	12,277 09	5,307 35	125,015 84	96,110 14	42.0
1,536 38	7,845 43	2,923 65	44,810 27	32,504 81	61.4
5,499 00	4,248 43	2,749 48	39,681 48	27,184 57	66.0
2,799 93	4,756 44	3,009 19	39,982 75	29,417 19	57.0
4,739 85	2,397 57	3,046 14	40,569 65	30,366 09	53.3
3,610 07	5,683 65	3,026 04	37,612 25	25,292 49	64.0

Glass: (12) Sprinkler Leakage: (13) Elevator: (14) Live Stock: (15) Other Casualty. (a) Includes Assets Life Dept.

COMPARATIVE STATISTICS FOR THE FIVE-YEAR PERIOD ENDING

NAME OF COMPANY	Year ending Dec. 31	INCOME		
		Net premiums received	Interest and other receipts	Total income
Also name and address of Secretary, dates incorporated, commenced business and admitted in Wisconsin				
STOCK CASUALTY COMPANIES OF WISCONSIN—Concluded.				
Wisconsin National Life Ins. Co.	1919	\$89,887 80	\$8,544 21	\$98,432 01
E. A. Hanks, Secy., 14-16 Washington St., Oshkosh, Wis. Incorporated 1908; commenced business 1908; admitted 1908.	1918	74,879 52	9,927 84	84,807 36
	1917	70,224 77	10,241 87	80,466 64
	1916	64,419 04	9,499 13	73,918 17
	1915	54,049 23	7,268 87	61,318 10
STOCK CASUALTY COMPANIES OF OTHER STATES				
Aetna Casualty and Surety Co.	1919	8,963,745 28	463,834 15	9,427,579 43
D. N. Gage, Secy., 650 Main St., Hartford, Conn. Incorporated 1883; commenced business 1907; admitted 1907.	1918	8,989,177 96	366,148 70	9,355,326 66
	1917	7,603,780 95	290,228 46	7,894,009 41
	1916	4,395,150 77	2,344,430 62	6,739,581 39
	1915	2,737,088 17	133,026 19	2,870,114 36
Aetna Life Ins. Co.	1919	21,416,949 83	1,197,012 55	22,613,962 38
C. E. Gilbert, Secy., 650 Main St., Hartford, Conn. Incorporated 1820; commenced business 1850; admitted 1891.	1918	19,720,787 98	590,651 51	20,311,439 49
	1917	16,231,609 24	755,791 24	16,987,400 48
	1916	11,975,423 65	1,172,457 28	13,147,880 93
	1915	9,129,953 98	393,198 09	9,523,152 07
American Automobile Ins. Co.	1919	2,566,855 45	79,941 12	2,646,796 57
S. S. Williams, Secy., Pierce Bldg., St. Louis, Mo. Incorporated 1911; commenced business 1912; admitted 1916.	1918	2,482,261 75	56,899 63	2,539,161 38
	1917	2,089,716 08	41,259 04	2,130,975 12
	1916	1,361,414 85	35,139 45	1,396,554 30
	1915	856,233 00	24,629 98	880,862 98

NAME OF COMPANY	Year ending Dec. 31	Net premiums in force	WISCONSIN BUSINESS	
			Gross premiums received less deductions	Gross losses incurred
Also capital stock and kinds of business for which company is licensed indicated by number. Key at bottom of page.				
STOCK CASUALTY COMPANIES OF WISCONSIN—Concluded.				
Wisconsin National Life Ins. Co.	1919	\$8,123 15	\$58,997 87	\$16,735 99
Capital \$400,000.00. (4)	1918	(c)512 39	51,049 86	19,741 48
	1917	(c)570 14	50,254 84	16,525 55
	1916	5,068 86	49,114 54	18,938 23
	1915	5,913 78	43,977 56	17,443 88
STOCK CASUALTY COMPANIES OF OTHER STATES.				
Aetna Casualty and Surety Co.	1919	8,242,655 04	71,430 47	13,055 94
Capital \$1,000,000. (4) (5) (6) (7) (10) (11) (13) (15)	1918	6,779,314 87	57,945 38	9,396 19
	1917	6,059,731 93	49,253 22	8,569 82
	1916	4,128,831 72	47,109 02	4,128 14
	1915	2,820,338 04	47,006 81	4,204 36
Aetna Life Ins. Co.	1919	13,293,559 16	305,226 53	100,087 46
Capital \$5,000,000. (4) (5) (13)	1918	12,080,547 95	318,327 37	131,305 41
	1917	10,828,964 17	237,779 36	102,055 64
	1916	9,957,523 29	163,194 85	80,215 39
	1915	7,210,761 52	146,402 24	59,283 12
American Automobile Ins. Co.	1919	2,290,521 62	188,274 18	(b)64,997 97
Capital \$300,000. (5)	1918	2,144,958 96	151,024 42	(b)46,706 33
	1917	1,761,890 82	16,253 86	
	1916	1,153,222 66	17,833 45	489 52
	1915	784,766 85		

KEY—(4) Disability; (5) Liability (6) Steam Boiler; (7) Fidelity; (8) Title; (9) Credit; (10) Burglary; (11) Plate Glass; Paid; (a) Does not include industrial business; (d) Transferred \$1,000,000.00 to capital.

DECEMBER 31, 1919—CASUALTY INSURANCE COMPANIES

DISBURSEMENTS					Ratio % of losses incurred to premiums earned
Net amount paid policy- holders for losses	Taxes and fees	Expenses of management	All other disbursements	Total disbursements	
\$29,989 69	\$2,119 97	\$53,828 19	\$29 15	\$85,967 00	32.9
30,048 52	1,789 18	49,550 81	26 77	81,415 28	42.0
24,342 92	1,736 02	45,592 35	24 44	71,695 73	35.2
24,936 80	1,293 65	47,887 88	8 90	74,127 23	40.9
21,487 60	1,470 82	32,538 01	5 10	55,501 53	40.0
3,636,073 96	485,106 73	4,072,558 32	129 20	8,193,868 21	47.5
3,575,045 98	370,568 68	3,199,350 78	247,483 60	7,392,449 04	53.9
2,159,546 78	164,362 19	2,479,786 73	(d)1,243,466 06	6,047,161 76	48.3
1,115,584 10	129,992 79	1,882,135 70	128,643 15	3,256,355 74	43.1
641,050 79	94,011 76	1,379,597 76	.....	2,114,660 31	37.0
7,978,071 31	815,040 75	8,992,903 30	3,260 00	17,789,275 36	54.3
7,540,820 07	668,586 72	7,374,765 21	255,241 91	15,839,413 91	57.6
6,733,675 33	492,138 14	6,198,376 05	251,000 00	13,675,189 52	59.1
5,347,227 49	334,880 65	5,554,738 77	114,594 29	11,351,441 20	54.3
4,312,169 97	276,910 05	4,765,601 41	87,500 00	9,442,181 43	47.8
1,175,342 74	98,903 32	1,212,567 81	250 00	2,487,063 87	50.1
1,000,212 75	78,909 31	999,391 89	36,350 00	2,114,863 95	52.0
851,975 87	31,837 46	780,087 07	38,000 00	1,701,401 40	54.0
380,372 52	31,274 98	492,258 26	37 50	903,943 26	47.5
290,187 45	17,137 36	337,403 04	7,207 50	651,935 35	46.8

ASSETS, LIABILITIES AND SURPLUS					Ratio % of un- derwriting ex- penses incurred to premiums earned
Reserve for unpaid claims	Unearned premium reserve	All other liabil- ities except capital and surplus	Total admitted assets (equals total liabilities)	Capital and surplus	
\$2,729 53	\$9,202 20	\$1,858 51	(a)\$1,569,258 03	\$514,174 14	56.3
4,602 46	4,790 87	1,414 73	(a) 1,368,077 63	511,606 17	56.3
3,222 85	4,651 81	1,389 98	(a) 1,250,374 96	571,505 48	52.9
2,812 75	4,756 49	1,329 51	(a) 1,113,732 51	573,742 78	39.4
2,481 57	2,300 62	1,027 05	(a) 981,078 56	560,953 36	35.8
3,215,335 79	4,322,865 94	13,003,405.60	13,993,116 94	5,465,203 87	55.8
2,997,002 49	3,496,180 54	784,261 41	12,482,151 51	5,240,707 07	41.0
1,986,848 09	3,146,106 22	706,211 20	10,695,048 53	4,855,883 02	44.3
869,354 85	2,146,089 07	442,116 13	7,752,254 43	4,297,047 38	57.3
447,635 19	1,457,712 25	258,407 83	4,383,809 23	2,220,053 96	61.0
13,003,076 98	6,304,465 34	2,122,070 61	163,097,712 46	17,455,272 61	47.4
9,787,349 52	6,067,118 92	1,424,761 12	(a)149,788,100 39	16,586,329 11	43.1
6,259,628 56	5,465,006 28	1,231,919 69	(a)140,584,444 91	18,270,696 06	45.1
3,912,806 25	5,027,878 83	860,211 96	(a)131,298,622 50	18,384,047 25	52.9
2,843,464 65	3,483,739 08	1,141,649 17	(a)124,238,552 93	17,977,212 82	53.5
649,888 34	1,145,260 81	2,245,988 11	2,457,038 01	450,838 96	50.9
574,533 06	1,072,479 48	185,861 20	2,300,306 31	467,432 57	48.3
384,186 87	880,945 41	156,706 91	1,881,925 97	460,087 08	47.3
271,773 65	576,611 33	121,705 09	1,477,493 63	507,403 56	46.1
104,777 61	392,383 42	78,597 45	925,974 09	350,215 61	50.1

(12) Sprinkler; (13) Elevator; (14) Live Stock; (15) Other Casualty. (a) Includes Assets Life Department; (b) Gross losses

COMPARATIVE STATISTICS FOR THE FIVE-YEAR PERIOD ENDING

NAME OF COMPANY		INCOME		
Also name and address of Secretary; dates incorporated, commenced business and admitted in Wisconsin.	Year ending Dec. 31	Net premiums received	Interest and other receipts	Total income
STOCK CASUALTY COMPANIES OF OTHER STATES—Continued.				
American Bonding and Casualty Co.	b1919	\$2,400,926 25	\$179,864 70	\$2,580,790 95
E. A. Westerfield, Secy., Sixth and Pierce Sts., Sioux City, Iowa. Incorporated 1913; commenced business 1916; admitted 1917.	1918	638,304 54	198,213 33	836,517 87
	1917	94,490 94	11,001 42	105,492 36
American Credit Indemnity Co.	1919	1,047,110 44	123,210 42	1,170,320 86
Jos. J. Gross, Secy., 415 Locust St., St. Louis, Mo. Incorporated 1893; commenced business 1893; admitted 1899.	1918	870,324 13	93,475 04	963,799 17
	1917	802,954 36	75,450 98	878,405 34
	1916	690,766 68	56,982 31	747,748 99
	1915	640,617 64	63,309 36	703,927 00
American Indemnity Co.	1919	1,046,995 50	167,212 12	1,214,207 62
Geo. Scaly, Secy., 2328 Strand, Galveston, Texas. Incorporated 1913; commenced business 1913; admitted 1916.	1918	768,733 50	78,371 78	847,105 28
	1917	548,026 25	63,241 29	611,677 54
	1916	442,712 71	327,216 11	769,928 82
	1915	431,274 08	44,401 54	475,675 62
American Old Line Ins. Co.	1919	185,128 32	15,378 47	200,506 79
M. D. Hatch, Secy., Eleventh and O. Sts., Lincoln, Neb. Incorporated 1903; commenced business 1903; admitted 1916.	1918	163,652 85	14,737 48	178,390 33
	1917	176,262 55	14,926 44	191,188 99
	1916	154,198 54	14,533 11	168,731 65

NAME OF COMPANY Also capital stock and kinds of business for which company is licensed indicated by numbers. Key at bottom of page.	Year ending Dec. 31	Gross premiums in force	WISCONSIN BUSINESS	
			Gross premiums received less deductions	Gross losses incurred
STOCK CASUALTY COMPANIES OF OTHER STATES—Continued.				
American Bonding and Casualty Co. Capital \$500,000. (4) (5) (7) (10) (11) (12) (15)	b1919 1918 1917	\$2,150,312 66 503,476 06 82,926 87	\$89,050 01 35,840 86 1,300 71	(c)\$28,632 27 7,173 29
American Credit Indemnity Co. Capital \$350,000. (9)	1919 1918 1917 1916 1915	1,004,986 90 833,316 44 405,043 94 649,786 30 600,617 47	41,039 40 26,299 04 29,236 77 15,415 00 16,230 00	(a)2,037 12 (18)372 22 3,210 06 4,740 89
American Indemnity Co. Capital \$500,000. (4) (5) (6) (7) (8) (9) (10) (11) (13) (15)	1919 1918 1917 1916 19	913,424 72 627,333 38 425,502 16 326,368 73 238,011 91	29,223 76 9,410 88 4,865 78 10 00	9,673 72 1,657 75 1,052 03
American Old Line Ins. Co. Capital \$100,000. (4)	1919 1918 1917 1916	185,128 32 163,652 85 176,262 55 154,198 54	875 00 1,850 00 3,580 50	(a)5,378 70 (a)1,219 28 400 46

Key—(4) Disability; (5) Liability; (6) Steam Boiler; (7) Fidelity; (8) Title; (9) Credit; (10) Burglary; (11) Plate Glass; of Chicago Bonding or Insurance Co. (Consolidated Dec. 31, 1919.) (c) Gross losses paid.

DECEMBER 31, 1919—CASUALTY INSURANCE COMPANIES

DISBURSEMENTS					Ratio % of losses incurred to premiums earned
Net amount paid policy- holders for losses	Taxes and fees	Expenses of management	All other disbursements	Total disbursements	
\$1,036,525 73	\$69,871 34	\$1,367,664 92		\$2,474,061 99	
110,541 45	5,932 42	289,532 21		406,006 08	52.5
6,420 12	1,938 64	70,803 05	\$19,142 60	96,365 77	19.7
39,989 71	70,969 05	595,757 96	13,046 75	719,763 47	9.4
72,577 19	46,526 05	391,581 78	74,422 24	585,407 26	39.3
40,182 81	21,958 57	379,257 21	63,061 07	504,459 66	32.7
180,178 96	19,725 14	369,322 61	3,600 03	572,826 74	20.3
468,452 80	21,663 20	339,635 20	2,638 12	832,389 32	65.5
404,330 25	48,876 71	448,329 30	1,620 25	903,156 51	58.0
271,124 74	27,480 59	323,518 85	1,155 46	623,279 64	43.0
224,891 10	13,062 86	235,890 59	243 44	474,087 99	46.8
191,752 02	16,718 89	226,835 41	1,252 89	436,559 21	81.0
108,225 41	6,898 12	220,111 27		335,234 80	51.9
68,854 45	6,895 88	121,787 43		197,537 76	47.0
55,854 28	5,850 37	104,765 28	5,670 00	172,139 93	45.3
46,467 94	4,956 39	109,900 72	31,360 00	192,685 05	31.4
39,560 10	4,346 76	128,989 82		172,896 68	25.0

ASSETS, LIABILITIES AND SURPLUS					Ratio % of underwriting expenses incurred to premiums earned
Reserve for unpaid claims	Unearned premium reserve	All other liabilities except capital and surplus	Total admitted assets (equals total liabilities)	Capital and surplus	
\$747,743 14	\$1,104,675 17	\$265,185 84	\$3,116,325 77	\$998,721 62	
105,341 01	273,715 11	129,417 44	1,365,275 23	856,801 67	84.2
10,763 26	55,716 10	19,193 12	712,955 94	627,283 46	20.9
767,888 24	561,873 75	141,574 04	2,474,661 50	1,003,325 47	56.7
720,073 84	447,799 97	139,592 73	2,083,035 60	775,569 06	52.3
467,051 49	405,043 94	93,450 79	1,715,546 22	750,000 00	52.9
259,702 38	356,994 84	26,408 32	1,380,582 47	737,476 93	50.2
304,912 53	304,497 32	31,078 72	1,191,375 93	550,887 36	44.7
413,084 15	464,431 00	96,212 69	1,999,837 30	1,026,109 46	54.4
297,511 07	313,788 35	78,528 25	1,606,635 40	916,807 73	45.4
285,268 90	220,350 99	127,089 67	1,393,475 71	760,766 15	60.6
299,856 98	166,975 72	71,715 30	1,256,847 96	718,299 96	63.7
165,036 38	121,003 86	25,711 15	919,685 02	607,933 63	61.7
12,897 35	92,564 16	33,409 09	280,325 88	141,455 28	70.0
16,241 26	81,826 42	34,557 27	275,585 10	142,960 15	56.3
10,492 40	88,131 28	37,991 97	273,776 39	137,160 74	72.7
5,153 96	77,099 27	56,268 46	296,683 78	158,162 09	64.5

(12) Sprinkler Leakage; (13) Elevator; (14) Live Stock; (15) Other Casualty. (a) Gross losses paid. (b) Includes figures

COMPARATIVE STATISTICS FOR THE FIVE-YEAR PERIOD ENDING

NAME OF COMPANY		INCOME		
Also name and address of Secretary, dates incorporated, commenced business and admitted in Wisconsin.	Year ending Dec. 31	Net premiums received	Interest and other receipts	Total income
STOCK CASUALTY COMPANIES OF OTHER STATES—Continued.				
American Re-Insurance Co.	1919	\$261,896 62	\$141,262 91	\$403,159 53
R. M. Watson, Secy., 200 Penn St., Hunting-	1918	270,440 96	76,323 46	346,764 42
ton, Penn. Incorporated 1917; commenced business 1917; admitted 1918.	1917	125,757 95	216,959 76	792,717 77
American Surety Co. of New York	1919	6,007,544 09	961,738 64	6,969,282 73
C. W. Goetchins, Secy., 100 Broadway, N. Y.	1918	4,644,020 52	796,981 10	16,440,003 96
Incorporated 1884; commenced business 1884; admitted 1884.	1917	4,242,375 17	721,371 12	4,963,746 29
	1916	3,835,690 85	822,733 33	4,658,429 18
	1915	3,210,138 13	1,138,121 45	4,348,259 58
Bankers Accident Ins. Co.	1919	531,577 17	16,107 69	547,684 86
J. A. Kizer, Secy., 4th and Walnut Sts., Des	1918	404,448 44	17,389 02	421,837 46
Moines, Ia. Incorporated 1893; commenced business 1893; admitted 1905.	1917	380,028 14	21,231 55	401,259 69
	1916	361,052 16	23,921 60	384,973 76
	1915	350,229 30	24,310 15	374,539 45
Bankers Casualty Co.	1919	364,762 13	75,763 33	440,525 46
S. L. Beson, Secy., McKnight Bldg., Minne-	1918	316,123 40	62,989 65	662,505 37
apolis, Minn. Incorporated 1906; commenced business 1906; admitted 1914.	1917	284,118 76	102,387 48	386,506 24
	1916	186,678 52	79,127 72	265,806 24
	1915	97,705 59	55,932 30	153,637 89
Capital Live Stock Insurance Co.	1919	237,808 94	38,478 75	276,287 69
T. B. Elliott, Secy., 717 Mills Bldg., Topeka,	1918	153,170 37	50,968 76	204,139 13
Kans. Incorporated July 24, 1916; commenced business 1917; admitted 1919.	(16)1917	45,571 00	209,323 00	254,894 00

NAME OF COMPANY Also capital stock and kinds of business for which company is licensed indicated by numbers. Key at bottom of page.	Year ending Dec. 31	Net premiums in force	WISCONSIN BUSINESS	
			Gross premiums received less deductions	Gross losses incurred
STOCK CASUALTY COMPANIES OF OTHER STATES—Continued.				
American Re-Insurance Co. Capital \$500,000. (4) (5) (7) (10) (15)	1919 1918 1917	\$106,602 80 267,898 18 125,767 00	\$23,452 34..........	...............
American Surety Co. of New York. Capital \$5,000,000. (7)	1919 1918 1917 1916 1915	7,382,343 64 5,587,921 00 5,106,388 24 4,421,568 59 4,007,491 83	96,860 01 84,905 98 75,672 07 73,726 86 62,753 84	\$64,930 20 10,754 45 15,162 79 10,475 90 31,887 34
Bankers Accident Ins. Co Capital \$100,000. (4)	1919 1918 1917 1916 1915	401,662 20 285,457 02 236,365 72 202,435 74 181,108 76	19,226 62 13,664 70 12,947 93 10,323 55 9,088 98	3,370 65 7,335 32 5,056 61 4,624 44 2,609 88
Bankers Casualty Co. Capital \$100,000. (4)	1919 1918 1917 1916 1915	256,739 66 161,852 68 136,951 37 66,331 77 36,950 00	43,152 93 57,751 95 56,541 93 36,172 10 12,176 23	30,524 05 29,245 37 23,756 56 15,917 06 3,186 49
Capital Live Stock Insurance Co. Capital \$230,500. (14)	1919 1918 1917	202,873 02 121,532 81 .....(17).....	2,652 18 ..... .....(17).....	..... ..... .....(17).....

KEY—(4) Disability; (5) Liability; (6) Steam Boiler; (7) Fidelity; (8) Title; (9) Credit; (10) Burglary; (11) Plate Glass; not available.

DECEMBER 31, 1919—CASUALTY INSURANCE COMPANIES

DISBURSEMENTS					Ratio % of losses incurred to premiums earned
Net amount paid policy- holders for losses	Taxes and fees	Expenses of management	All other disbursements	Total disbursements	
\$29,021 69	\$5,953 17	\$161,637 42		\$196,612 28	51.0
	3,281 08	25,639 44	\$260,278 12	289,198 64	79.0
	47 00	18,414 37	20,000 00	38,461 37	
1,038,146 04	354,336 22	3,897,312 51	383,815 46	5,673,610 23	24.7
778,054 41	259,035 43	2,879,536 87	439,685 84	4,356,312 55	22.7
783,512 65	208,016 56	2,619,159 54	537,967 17	4,148,655 92	27.0
628,794 84	182,646 71	2,484,520 07	233,479 69	3,775,179 79	18.3
902,482 20	187,240 71	2,667,877 64	510,076 31	4,267,676 86	24.8
214,965 67	12,378 82	251,765 76		479,110 25	44.0
190,119 17	11,675 65	219,339 58	12,000 00	433,134 40	51.5
162,473 82	6,200 17	211,114 38	10,000 00	389,788 37	44.6
156,238 78	8,194 07	200,826 71		365,259 56	45.1
133,588 33	5,647 25	189,267 65		328,503 23	40.0
160,493 63	12,775 80	255,029 32		428,298 75	47.0
133,567 13	12,072 39	199,747 72	22,916 23	368,303 47	48.1
115,698 23	5,959 67	211,332 94	25,925 53	358,916 36	46.6
62,281 76	3,279 05	197,587 16	200 00	263,347 97	40.7
30,563 63	3,117 49	114,872 00		148,053 12	33.6
104,820 89	11,696 45	129,177 17		245,694 51	53.9
55,263 33	10,743 71	87,588 42		153,595 46	56.0
12,468 00	(17)	(17)	(17)	77,516 00	

ASSETS, LIABILITIES AND SURPLUS					Ratio % of underwriting expenses incurred to premiums earned
Reserve for unpaid claims	Unearned premium reserve	All other li- abilities except capital and surplus	Total admitted assets (equal total liabil- ities)	Capital and surplus	
\$340,700 50	\$53,469 32	\$104,389 01	\$1,356,964 15	\$858,405 32	43.0
195,185 60	133,949 09	11,207 47	1,175,606 56	835,264 40	38.0
37,730 40	62,883 50	193,791 15	774,292 70	480,501 55	11.7
1,426,199 06	3,967,078 88	1,108,033 83	12,783,395 59	6,282,083 82	68.5
1,266,030 86	2,892,332 40	1,028,176 97	11,366,226 19	6,179,685 87	64.6
1,046,147 69	2,662,043 23	654,741 12	10,070,270 78	5,707,338 74	65.0
789,826 36	2,267,458 08	518,538 55	9,864,897 74	6,289,074 75	64.1
746,229 19	2,053,118 17	247,564 71	9,148,440 54	6,101,528 47	66.1
18,225 00	200,831 10	12,883 18	362,243 49	139,804 21	55.0
22,847 35	142,728 51	11,057 21	293,894 39	117,261 32	56.7
16,986 08	118,182 86	18,959 06	290,480 79	136,352 69	57.0
17,344 87	102,817 87	13,887 61	268,163 86	134,113 51	54.4
15,141 00	90,554 38	10,120 27	243,680 08	127,864 43	52.0
15,348 58	128,369 83	7,658 27	293,195 75	141,819 07	60.0
22,906 37	88,992 14	7,967 97	286,820 89	166,954 41	55.5
10,507 02	70,852 34	12,682 72	261,733 43	167,691 35	64.5
10,636 55	34,710 64	10,247 11	204,388 14	148,793 84	61.8
4,223 41	20,740 00	7,013 75	211,600 87	179,623 71	68.1
14,447 00	101,436 01	256 08	508,453 16	392,314 07	62.0
12,979 50	60,766 40	86 88	469,371 63	395,538 85	9.0
		26,123 00	383,640 00	357,517 00	

(12) Sprinkler Leakage; (13) Elevator; (14) Live Stock; (15) Other Casualty; (16) Figures from Kansas report; (17) Amounts

COMPARATIVE STATISTICS FOR THE FIVE-YEAR PERIOD ENDING

NAME OF COMPANY Also name and address of Secretary; dates incorporated, commenced business and admitted in Wisconsin.	Year ending Dec. 31	INCOME		
		Net premiums received	Interest and other receipts	Total income
STOCK CASUALTY COMPANIES OF OTHER STATES—Continued.				
Continental Casualty Co.	1919	\$6,900,842 50	\$344,106 83	\$7,244,949 33
W. H. Betts, Secy., 916 Michigan Ave., Chicago.	1918	5,801,912 37	180,806 44	5,982,718 81
Ill. Incorporated 1897; commenced business 1897; admitted 1898.	1917	4,402,238 00	327,943 96	4,730,181 96
	1916	3,403,695 45	195,915 06	3,599,610 51
	1915	2,763,072 18	185,369 04	2,948,441 22
Employers Indemnity Corporation.	1919	1,145,646 20	333,760 49	1,479,406 69
John Woodhead, Secy., 411-419 Commerce Bldg., Kansas City, Mo. Incorporated 1913; commenced business 1913; admitted 1917.	1918	633,534 42	282,880 42	916,414 84
	1917	224,376 10	35,501 91	259,878 01
Equitable Accident Company.	1919	6,957 92	59,060 42	66,018 34
Jas. W. Blunt, Secy., 116 Devonshire St., Boston, Mass. Incorporated 1909; commenced business 1909; admitted 1919.				
Equitable Life Assurance Society of the U. S.	1919	313,674 66	1,635 60	315,310 26
Wm. Alexander, Secy., 120 Broadway, New York City. Incorporated 1918; commenced business 1919; admitted 1918.				
Fidelity & Casualty Co.	1919	15,775,608 42	1,015,805 74	16,791,414 16
Theo. E. Gaty, Secy., 97-103 Cedar St., and 92-94 Liberty St., New York City. Incorporated 1876; commenced business 1876; admitted 1880.	1918	13,615,198 29	805,914 79	14,421,113 08
	1917	11,870,102 79	1,125,906 87	12,996,009 66
	1916	9,673,428 11	994,292 65	10,667,720 76
	1915	8,581,544 36	702,225 12	9,283,769 48

NAME OF COMPANY Also capital stock and kinds of business for which Company is licensed indicated by numbers. Key at bottom of page.	Year ending Dec. 31	WISCONSIN BUSINESS		
		Net premiums in force	Gross premiums received less deductions	Gross losses incurred
STOCK CASUALTY COMPANIES OF OTHER STATES—Continued.				
Continental Casualty Co. Capital \$300,000. (4) (5) (10) (11) (15)	1919	\$4,233,573 79	\$264,623 41	\$74,613 22
	1918	3,443,043 13	201,605 56	(a)47,826 43
	1917	2,571,488 07	78,154 38	41,720 13
	1916	2,301,391 75	78,548 40	37,828 87
	1915	1,891,183 11	50,819 50	(a)17,528 51
Employers Indemnity Corporation. Capital \$350,000. (4) (5) (12) (16)	1919	606,090 01	27,366 91	6,584 66
	1918	379,106 17	12,653 12	(a)1,974 04
	1917	79,632 19	93 75	.....
Equitable Accident Company. Capital \$100,000. (4)	1919	10,341 00	.....	.....
Equitable Life Assurance Society of the U. S. Capital \$100,000 (4)	1919	295,781 38	2,054 21	153 56
Fidelity & Casualty Co. Capital \$1,000,000. (4) (5) (6) (7) (10) (11) (15)	1919	15,538,912 14	355,379 93	(a)134,618 62
	1918	13,296,452 46	283,064 37	(a)92,145 25
	1917	11,951,312 09	305,930 02	(a)103,835 62
	1916	10,588,774 16	214,144 84	(a)102,704 52
	1915	9,576,820 28	216,260 65	(a)119,718 66

KEY—(4) Disability; (5) Liability; (7) Steam Boiler; (7) Fidelity; (8) Title; (9) Credit; (10) Burglary; (11) Plate Glass; life department.

DECEMBER 31, 1919—CASUALTY INSURANCE COMPANIES

Net amount paid policy- holders for losses	DISBURSEMENTS				Ratio % of losses incurred to premiums earned
	Taxes and fees	Expenses of management	All other disbursements	Total disbursements	
\$2,564,167 86	\$208,337 98	\$3,235,600 96	\$20,360 38	\$6,028,467 18	47.8
2,202,069 86	161,039 12	2,624,113 41	383,593 36	5,370,815 75	46.5
1,747,136 01	93,177 12	2,153,149 18	222,360 31	4,215,822 62	46.1
1,340,352 35	78,225 41	1,767,345 73	133 92	3,186,057 41	45.3
1,196,200 77	81,227 94	1,580,879 84	68 82	2,858,377 37	45.7
408,392 78	27,048 78	716,543 38		1,151,984 94	47.0
156,350 92	17,757 12	232,384 61	171,182 08	577,674 73	53.3
101,528 50	3,449 52	69,515 53	46,551 39	221,044 94	48.6
3,862 80	2,589 70	47,941 89	114 00	54,508 39	30.0
31,605 92	3,265 23	223,145 87		258,017 02	28.8
5,866,094 87	483,078 02	7,290,437 21	99,549 08	13,739,159 18	53.8
4,786,882 87	527,264 67	6,018,385 16	520,887 32	11,853,420 02	50.8
4,649,610 39	235,138 35	5,869,729 54	295,050 04	11,049,528 32	45.1
3,930,820 82	245,588 60	5,057,438 28	28,940 93	9,262,788 03	47.9
3,579,063 44	242,861 51	4,744,725 77	87,917 11	8,654,567 83	44.2

ASSETS, LIABILITIES AND SURPLUS					Ratio % of underwriting expenses incurred in premiums earned
Reserve for unpaid claims	Unearned premium reserve	All other liabilities except capital and surplus	Total admitted assets (equals total liabilities)	Capital and surplus	
\$1,351,391 05	\$2,144,351 25	\$658,411 20	\$5,154,153 50	\$1,000,000 00	50.2
897,839 91	1,737,278 04	431,708 19	3,966,826 14	900,000 00	53.2
523,858 48	1,297,491 56	591,686 86	3,013,036 72	600,000 00	52.0
299,610 62	1,170,188 84	420,869 81	2,490,669 27	600,000 00	52.3
188,990 90	964,519 42	347,408 89	2,100,919 21	600,000 00	57.4
245,654 26	303,045 01	50,799 65	1,605,627 20	1,006,128 28	59.0
170,215 55	189,553 08	76,324 21	932,196 73	496,103 89	50.8
46,754 18	79,632 19	16,569 59	467,917 85	324,961 89	38.8
2,805 42	8,197 50	1,091 58	165,315 59	153,221 09	2,600.0
16,053 75	147,908 07	41,109 59	(b)599,476,352 24	17,070,769 70	156.7
7,608,316 55	7,943,877 32	1,255,502 50	19,874,289 31	3,066,592 94	50.7
5,634,651 32	6,728,604 23	1,681,545 77	17,275,631 60	3,203,602 47	50.6
3,859,858 46	6,062,098 16	1,613,386 91	15,077,330 62	3,541,987 09	49.1
3,399,705 20	5,386,822 97	1,671,524 80	13,788,795 23	3,330,742 26	53.6
2,968,015 79	4,831,630 71	1,527,212 53	12,726,400 64	3,399,541 61	53.1

(12) Sprinkler Leakage; (13) Elevator; (14) Live Stock; (15) Other Casualty. (a) Gross Losses Paid. (b) Includes assets

COMPARATIVE STATISTICS FOR THE FIVE-YEAR PERIOD ENDING

NAME OF COMPANY	Year ending Dec. 31	INCOME		
		Net premiums received	Interest and other receipts	Total income
Also name and address of Secretary, dates incorporated, commenced business and admitted in Wisconsin.				
STOCK CASUALTY COMPANIES OF OTHER STATES—Continued.				
Fidelity and Deposit Co. of Maryland.	1919	\$5,308,379 35	\$1,432,753 63	\$6,741,132 98
R. S. Hart, Secy., N. W. Corner Charles and Lexington Sts., Baltimore, Md. Incorporated 1890; commenced business 1890; admitted 1894.	1918	3,209,710 99	1,082,178 29	4,291,889 28
	1917	6,659,915 04	628,167 11	7,288,082 15
	1916	6,569,955 74	777,510 48	7,347,066 22
	1915	6,787,754 34	671,362 34	7,459,116 68
Georgia Casualty Co.	1919	2,345,584 16	101,380 05	2,446,964 21
E. P. Amerine, Secy., Georgia Casualty Bldg., Macon, Ga. Incorporated 1909; commenced business 1909; admitted 1915.	1918	2,349,189 68	82,659 80	2,431,849 48
	1917	1,941,876 26	70,008 65	2,011,884 91
	1916	1,802,734 31	61,306 83	1,864,041 14
	1915	1,112,686 83	48,631 72	1,161,318 55
Globe Indemnity Co.	1919	7,955,534 16	325,570 70	8,281,104 86
F. H. Kingsbury, Secy., 45 William St., New York City. Incorporated 1911; commenced business 1911; admitted 1912.	1918	6,001,255 73	265,658 16	6,266,913 89
	1917	5,124,641 72	214,815 30	5,339,457 02
	1916	4,798,152 84	172,898 76	* 4,971,051 60
	1915	3,759,929 51	154,348 93	3,914,278 44

NAME OF COMPANY Also capital stock and kinds of business for which company is licensed by numbers. Key at bottom of page.	Year ending Dec. 31	Net premiums in force	WISCONSIN BUSINESS	
			Gross premiums received less deductions	Gross losses incurred
STOCK CASUALTY COMPANIES OF OTHER STATES—Continued.				
Fidelity and Deposit Co. of Maryland. Capital \$3,000,000. (4) (5) (7) (10) (11) (15)	1919 1918 1917 1916 1915	\$5,626,749 21 4,735,906 62 7,011,916 67 6,588,157 82 6,442,343 78	\$121,023 03 65,475 16 129,177 69 138,139 90 146,299 41	\$8,344 62 32,855 26 50,551 03 32,151 95 (9)46,336 44
Georgia Casualty Co. Capital \$300,540. (4) (5) (10) (11) (13)	1919 1918 1917 1916 1915	1,621,083 45 1,668,150 72 1,494,340 07 1,317,483 51 870,969 61	75,706 18 81,818 38 95,019 40 79,107 92 33,583 58	46,982 08 (a)46,871 73 (a)47,161 83 39,319 92 (a) 4,164 49
Globe Indemnity Co. Capital \$750,000. (4) (5) (6) (7) (10) (11) (13) (15)	1919 1918 1917 1916 1915	686,394 40 5,106,458 41 4,327,642 30 4,143,983 27 3,495,312 45	67,880 10 68,702 36 58,527 36 58,661 53 76,943 64	15,912 44 34,977 10 31,344 52 68,278 16 11,960 04

KEY—(4) Disability; (5) Liability; (6) Steam Boiler; (7) Fidelity; (8) Title; (9) Credit; (10) Burglary; (11) Plate Glass;

DECEMBER 31, 1919—CASUALTY INSURANCE COMPANIES

DISBURSEMENTS					Ratio % of losses incurred to premiums earned
Net amount paid policy- holders for losses	Taxes and fees	Expenses of management	All other disbursements	Total disbursements	
\$1,249,984 90	\$288,518 98	\$4,215,547 85	\$346,410 86	\$6,100,462 59	24.4
1,837,594 89	289,017 47	2,466,058 43	706,175 15	5,298,845 94	40.0
2,386,972 92	287,572 92	3,494,867 75	1,207,308 76	7,376,722 35	41.2
2,517,695 13	304,261 94	4,296,038 01	29,088 87	7,147,083 95	38.4
2,495,517 49	311,471 95	4,530,168 13	85,204 31	7,422,361 88	39.9
1,291,936 93	89,115 87	1,057,019 63	57 80	2,438,130 23	55.3
998,249 00	98,146 12	954,245 20	26,185 24	2,076,825 56	54.4
893,802 92	48,040 94	867,998 13	21,153 40	1,830,995 39	53.8
678,906 70	42,217 50	763,607 70	22,792 20	1,507,524 10	56.1
332,936 16	27,657 09	472,862 90	3,122 50	836,578 65	49.6
2,723,549 93	261,462 93	3,055,665 52	67,946 16	6,108,624 54	54.5
2,129,159 27	173,477 35	2,318,336 66	78,944 93	4,699,918 21	52.2
2,014,452 87	91,081 02	2,096,327 39	49,139 62	4,250,990 90	53.8
1,735,777 84	92,576 43	1,997,454 00	3,112 31	3,828,920 58	46.8
1,339,507 07	83,938 07	1,564,489 41	2,845 49	3,090,780 04	48.6

ASSETS, LIABILITIES AND SURPLUS					Ratio % of underwriting expenses in- curred to premiums earned
Reserve for unpaid claims	Unearned premium reserve	All other liabilities ex- cept capital and surplus	Total admitted assets (equals total liabil- ities)	Capital and surplus	
\$2,076,852 19	\$2,948,454 22	\$1,579,230 37	\$11,878,918 03	\$5,274,381 25	57.2
2,297,963 02	2,566,693 66	1,194,271 15	10,780,945 43	4,722,017 60	60.6
2,384,589 01	3,652,453 00	1,185,327 00	12,034,691 80	4,812,322 79	58.1
2,165,087 27	3,342,061 20	1,098,035 69	11,834,646 85	5,229,462 60	57.8
2,182,954 03	3,297,543 54	959,644 29	11,233,239 93	4,793,098 07	53.2
705,125 06	812,238 72	167,470 02	2,209,345 29	515,511 49	45.7
702,090 40	835,497 52	168,253 01	2,197,665 69	491,824 76	45.6
457,626 99	749,125 30	185,876 10	1,874,232 97	481,604 53	48.6
464,951 04	660,156 43	153,319 36	1,678,642 17	400,215 34	50.0
239,992 14	436,385 81	98,742 43	1,225,657 98	450,537 60	54.8
4,023,515 98	3,596,544 19	1,011,856 05	10,394,573 49	1,762,657 27	47.5
2,953,302 75	2,585,297 48	884,180 79	8,173,529 88	1,750,748 86	46.2
2,134,527 53	2,227,830 93	1,063,182 55	6,744,066 37	1,318,525 36	44.1
1,450,489 35	2,147,655 45	954,788 69	5,838,952 83	1,286,019 34	47.1
1,101,294 72	1,790,968 79	501,816 52	4,649,525 38	1,255,445 35	49.3

(12) Sprinkler Leakage; (13) Elevator; (14) Live Stock; (15) Other Casualty. (a) Gross Losses paid.

COMPARATIVE STATISTICS FOR THE FIVE-YEAR PERIOD ENDING

NAME OF COMPANY Also name and address of Secretary; dates incor- porated, commenced business and admitted in Wisconsin.	Year ending Dec. 31	INCOME		
		Net ending received	Interest and other receipts	Total income
STOCK CASUALTY COMPANIES OF OTHER STATES—Continued.				
Great Western Accident Ins. Co.	1919	\$595,855 41	\$120,598 91	\$716,454 32
R. D. Emery, Secy., Ninth and Walnut Sts., Des	1918	536,751 40	21,830 70	578,924 00
Moines, Ia. Incorporated June 18, 1914; com- menced business Aug. 1, 1914; admitted Jan. 2, 1918.	1917	492,030 04	35,199 97	527,230 01
Hartford Accident & Indemnity Co.	1919	8,042,640 55	446,015 02	8,488,655 57
Jas. L. D. Kearney, Secy., 125 Trumbull St.,	1918	5,955,413 88	472,203 80	6,427,617 68
Hartford, Conn. Incorporated 1913; com- menced business 1913; admitted 1913.	1917	5,233,108 53	141,955 96	5,375,064 49
	1916	4,307,228 44	298,437 62	4,605,666 06
	1915	2,362,659 45	80,619 42	2,443,278 87
Hartford Steam Boiler Inspection & Ins. Co.	1919	2,594,024 87	432,441 03	3,026,465 90
Wm. R. C. Carson, Secy., 56 Prospect St., Hart- ford, Conn. Incorporated 1866; commenced busi- ness 1866; admitted 1871.	1918	2,522,832 40	387,688 86	2,910,521 26
	1917	2,034,626 27	281,581 24	2,416,207 51
	1916	1,974,285 91	331,657 20	2,305,943 11
	1915	1,713,486 72	307,354 13	2,020,840 85

NAME OF COMPANY Also capital stock and kinds of business for which company is licensed indicated by numbers. Key at bottom of page.	Year ending Dec. 31	WISCONSIN BUSINESS		
		Net premiums in force	Gross premiums received less deductions	Gross losses incurred
STOCK CASUALTY COMPANIES OF OTHER STATES—Continued.				
Great Western Accident Ins. Co. Capital \$100,000. ⁽⁴⁾	1919 1918 1917	\$342,231 17 289,241 74 279,398 22	\$848 48 740 38	\$386 90 350 26
Hartford Accident & Indemnity Co. Capital \$800,000. ⁽⁴⁾ ⁽⁵⁾ ⁽⁷⁾ ⁽¹⁰⁾ ⁽¹¹⁾ ⁽¹³⁾ ⁽¹⁴⁾ ⁽¹⁵⁾	1919 1918 1917 1916 1915	6,206,356 89 4,572,358 32 4,122,738 70 3,598,045 19 2,179,662 68	155,181 71 117,392 37 93,270 98 71,913 38 47,714 65	(a)29,222 99 35,035 28 43,205 20 41,124 85 17,536 32
Hartford Steam Boiler Inspection & Ins. Co. Capital \$2,000,000. ⁽⁶⁾ ⁽¹⁶⁾	1919 1918 1917 1916 1915	6,972,046 12 6,414,544 82 5,667,637 83 5,153,541 68 4,571,211 93	62,160 22 44,839 40 63,553 08 45,518 20 36,006 78	14,205 21 2,362 43 (a)4,883 68 4,002 35 242 21

Key—⁽⁴⁾ Disability; ⁽⁵⁾ Liability; ⁽⁶⁾ Steam Boiler; ⁽⁷⁾ Fidelity; ⁽⁸⁾ Title; ⁽⁹⁾ Credit; ⁽¹⁰⁾ Burglary; ⁽¹¹⁾ Plate Glass;

DECEMBER 31, 1919—CASUALTY INSURANCE COMPANIES.

DISBURSEMENTS					Ratio % of losses incurred to premiums earned
Net amount paid policy- holders for losses	Taxes and fees	Expenses of management	All other disbursements	Total disbursements	
\$245,851 71	\$25,565 29	\$406,274 84		\$677,691 84	42.0
202,450 72	23,430 04	285,291 92	\$24,205 28	535,377 96	43.5
166,660 97	11,512 43	264,045 56	32,620 08	474,839 04	37.4
2,752,255 71	218,423 59	3,138,537 68	1,826 25	6,111,043 23	50.5
2,201,571 78	175,136 24	2,447,789 63	220 00	4,824,717 65	56.6
2,086,864 04	95,108 82	2,164,705 45	220 00	4,346,898 31	54.8
1,377,108 56	82,870 69	1,728,765 23	425 00	3,189,169 48	52.8
525,757 30	47,407 05	459,338 13	220 00	1,568,903 60	37.3
209,380 60	336,581 31	1,908,541 98	6,732 91	2,461,236 80	10.0
214,433 35	204,805 55	1,519,869 33	255,268 60	2,194,376 83	11.6
180,663 04	171,560 46	1,424,458 27	225,643 37	2,002,325 14	13.4
118,511 57	130,406 38	1,546,937 58	4,109 17	1,799,964 80	8.9
80,428 53	91,398 93	2,370,612 06	751 66	2,543,191 18	4.4

ASSETS, LIABILITIES AND SURPLUS					Ratio % of underwriting expenses incurred to premiums earned
Reserve for unpaid claims	Unearned premium reserve	All other liabilities except capital and surplus	Total admitted assets (equals total liabilities)	Capital and surplus	
\$52,182 08	\$189,358 85	\$30,280 07	\$466,359 73	\$194,538 73	63.3
60,188 80	159,615 23	23,656 20	435,316 27	191,856 04	58.6
33,059 74	149,708 35	23,273 80	396,231 45	190,189 56	61.9
3,372,478 77	3,177,455 58	580,957 90	9,393,490 92	2,262,598 67	49.3
2,513,626 48	2,302,157 80	385,850 61	6,832,977 51	1,631,342 62	46.6
1,468,386 76	2,085,222 42	509,512 22	5,295,168 55	1,232,047 15	46.6
828,889 56	1,830,360 06	662,958 92	4,393,931 75	1,071,723 21	53.2
305,581 14	1,118,091 24	358,779 36	2,953,445 15	1,170,993 41	69.4
175,539 16	3,715,903 48	401,420 50	8,314,216 48	4,021,353 34	88.4
153,378 80	3,429,363 68	367,147 68	7,840,947 59	3,891,057 43	82.6
122,761 60	3,013,990 80	334,036 98	7,126,584 24	3,655,794 86	94.4
67,528 30	2,738,563 68	244,624 75	6,805,287 75	3,754,571 02	92.6
33,988 00	2,473,007 92	156,666 98	6,234,416 32	3,570,753 42	84.7

(¹²) Sprinkler Leakage; (¹³) Elevator; (¹⁴) Live Stock; (¹⁵) Other Casualty. (a) Losses paid.

COMPARATIVE STATISTICS FOR THE FIVE-YEAR PERIOD ENDING

NAME OF COMPANY Also name and address of Secretary, dates incorporated, commenced business and admitted Wisconsin.	Year ending Dec. 31	INCOME		
		Net premiums received	Interest and other receipts	Total income
STOCK CASUALTY COMPANIES OF OTHER STATES—Continued				
Indemnity Company of America.	1919	\$1,384,913 54	\$36,643 71	\$1,421,557 25
J. W. Francis, Secy., 523 Federal Reserve Bank Bldg., St. Louis, Mo. Incorporated 1917; commenced business 1917; admitted 1918.	1918	527,543 35	27,479 13	555,022 48
	1917	4,452 62	101,663 14	106,115 76
Inter-Ocean Casualty Co.	1919	520,673 43	17,780 54	538,453 97
W. G. Alpaugh, Secy., 307 Law Bldg., Cincinnati, C. Incorporated 1907; commenced business 1907; admitted 1907.	1918	455,840 99	108,288 71	564,129 20
	1917	301,764 48	7,031 48	308,795 96
	1916	272,580 69	18,426 29	291,006 98
	1915	253,730 71	14,184 50	267,915 21
Iowa Bonding and Casualty Co.	1919	634,192 79	72,070 37	706,263 16
Joel Tuttle, Secy., 715 Locust St., Des Moines, Iowa. Incorporated May 4, 1917; commenced business March 7, 1918; admitted April 29, 1918.	1918	93,622 50	36,729 71	130,352 21
	1917	2,058 51	734,913 68	1,651,862 62
Kansas Casualty and Surety Co.	1919	456,822 35	43,669 65	500,492 00
Geo. D. Marcy, Secy., Schweiter Bldg., Wichita, Kans. Incorporated 1912; commenced business 1913; admitted 1916.	1918	465,055 70	44,088 07	1,390,652 91
	1917	435,126 59	65,914 71	501,041 30
	1916	301,390 62	128,941 04	430,331 66
	1915	128,858 53	51,431 35	180,289 88
Lloyds Plate Glass Ins. Co.	1919	903,367 93	51,741 73	955,109 66
Chas. E. W. Chambers, Secy., 61-63 William St. New York City. Incorporated 1882; commenced business 1882; admitted 1882.	1918	789,500 67	50,002 79	839,503 46
	1917	655,946 89	50,724 16	706,671 05
	1916	556,204 80	97,625 48	653,830 28
	1915	562,073 62	46,916 91	608,990 53

NAME OF COMPANY Also capital stock and kinds of business for which company is licensed indicated by numbers. Key at bottom of page.	Year ending Dec. 31	Net premiums in force	WISCONSIN BUSINESS	
			Gross premiums received less deductions	Gross losses incurred
STOCK CASUALTY COMPANIES OF OTHER STATES—Continued.				
Indemnity Company of America.	1919	\$1,343,029 96	\$66,902 63	(a)\$21,935 66
Capital \$200,000. (1) (Fire) (3) (10) (15)	1918	527,543 35	15,735 58	(a)756 68
	1917	4,452 62		
Inter-Ocean Casualty Co.	1919	63,100 82	8,597 05	3,505 83
Capital \$100,000. (4)	1918	66,380 20	8,381 82	4,166 78
	1917	59,043 56	8,695 34	4,036 78
	1916	12,607 92	8,991 32	3,644 29
	1915	9,605 40	7,966 40	3,278 90
Iowa Bonding and Casualty Co.	1919	623,091 43	34,215 37	6,876 54
Capital \$914,890.43. (5) (7) (10) (13) (15)	1918	90,541 28	3,096 39	22 76
	1917	2,058 51		
Kansas Casualty and Surety Co.	1919	411,054 69	88,450 35	62,672 66
Capital \$462,580. (4) (5) (7) (10) (11) (15)	1918	436,204 94	106,242 40	46,857 13
	1917	391,051 01	81,811 36	22,504 50
	1916	295,373 07	38,770 66	4,796 95
	1915	117,609 09		
Lloyds Plate Glass Ins. Co.	1919	960,886 46	28,022 83	11,313 81
Capital \$250,000. (11)	1918	819,069 86	23,739 31	11,767 90
	1917	670,427 64	18,268 51	7,529 28
	1916	595,779 90	13,584 37	4,765 63
	1915	590,697 76	13,644 69	3,636 19

KEY—(4) Disability; (5) Liability; (6) Steam Boiler; (7) Fidelity; (8) Title; (9) Credit; (10) Burglary; (11) Plate Glass;

DECEMBER 31, 1919—CASUALTY INSURANCE COMPANIES

DISBURSEMENTS					Ratio % of losses incurred to premiums earned
Net amount paid policy- holders for losses	Taxes and fees	Expenses of management	All other disbursements	Total disbursements	
\$510 763 92	\$24,129 88	\$412,914 87	\$6,145 26	\$953,953 93	64.0
64,611 15	6,257 29	137,433 11	6,376 76	214,678 31	34.4
29 00		6,530 36	3,679 76	10,239 12	6.5
218,936 99	23,642 89	291,895 09		534,474 97	40.2
206,795 97	9,025 92	227,112 29	16,000 00	458,934 18	45.7
113,578 22	8,387 88	135,048 13	33,601 50	290,615 73	41.1
130,278 84	8,295 27	148,146 48		286,720 59	47.8
113,220 77	7,227 73	146,373 79		266,822 29	44.8
113,059 19	10,064 46	225,531 33		348,654 98	40.9
837 72	1,238 25	56,253 35		58,329 32	23.3
	1,061 30	415,909 01		416,970 31	
265,829 64	19,941 43	222,873 30		508,644 37	59.7
208,029 54	20,672 97	236,265 29		464,967 80	56.7
173,961 62	12,422 35	232,126 22	25,000 00	443,510 19	44.8
107,856 47	11,175 26	249,029 67	3,933 73	371,995 13	44.3
35,056 20	7,744 08	142,741 84		185,542 12	52.5
375,042 76	40,170 32	451,201 92		866,415 00	44.7
330,749 83	95,561 56	366,881 17	35,710 15	828,902 71	47.9
269,235 28	24,666 08	325,958 17	84,649 60	704,509 13	47.4
263,338 07	29,851 74	356,399 31	800 00	650,389 12	49.8
197,081 29	28,275 47	367,956 93	1,850 05	595,163 74	34.1

ASSETS, LIABILITIES AND SURPLUS					Ratio % of underwriting expenses in- curred to premiums earned
Reserve for unpaid claims	Unearned premium reserve	All other liabilities except capital and surplus	Total admitted assets (equals total liabil- ities)	Capital and surplus	
\$97,853 85	\$671,514 98	\$87,694 06	\$1,162,896 56	\$305,833 67	45.0
25,007 36	255,159 93	50,520 89	691,090 67	360,402 49	65.4
	2,389 32		300,654 65	298,265 33	14.6
16,706 75	31,550 41	10,756 15	369,721 88	310,708 57	55.5
24,752 49	34,790 10	10,779 46	367,475 88	297,153 83	51.5
11,920 00	29,521 78	6,020 64	163,171 45	115,709 03	50.4
10,000 00	8,222 33	13,573 65	145,170 95	113,374 97	50.9
10,000 00	4,802 70	9,794 17	140,406 08	115,809 21	53.1
48,882 52	345,256 85	85,270 01	1,850,571 48	1,371,162 10	84.3
4,668 54	70,044 24	15,860 83	1,491,840 87	1,401,267 26	33.0
	1,029 25	450 67	1,234,892 31	1,233,412 39	
96,124 48	207,767 92	17,302 94	921,202 20	600,006 86	47.4
84,355 19	219,017 14	20,043 50	901,660 48	578,244 65	52.6
45,077 86	203,764 51	16,092 61	854,550 39	589,615 41	55.7
35,845 86	152,192 34	12,747 10	751,929 51	551,144 21	57.6
12,007 81	64,775 30	12,723 92	612,899 17	523,392 14	94.1
87,110 58	480,443 24	81,824 27	1,057,429 31	408,051 22	52.2
84,099 89	412,873 53	71,322 28	942,392 93	374,097 23	57.2
71,825 54	339,022 61	77,489 59	952,256 85	463,919 11	57.4
51,597 44	293,860 95	95,244 43	945,839 74	505,136 92	57.0
36,447 41	295,930 73	42,665 21	951,236 39	576,193 54	57.2

(¹²) Sprinkler Leakage; (¹³) Elevator; (¹⁴) Live Stock; (¹⁵) Other Casualty. (a) Gross Losses paid.

COMPARATIVE STATISTICS FOR THE FIVE-YEAR PERIOD ENDING

NAME OF COMPANY Also name and address of Secretary, dates incorporated commenced business and admitted in Wisconsin.	Year ending Dec. 31	INCOME		
		Net premiums received	Interest and other receipts	Total income
STOCK CASUALTY COMPANIES OF OTHER STATES—Continued.				
London & Lancashire Indemnity Co. of America.	1919	\$1,404,770 81	\$101,055 40	\$1,505,826 21
Geo. C. Howie, Secy., 57-59 William St., New York City. Incorporated 1915; commenced business 1915; admitted 1915.	1918	962,559 53	95,287 27	1,057,846 80
	1917	1,020,536 01	9,166 53	1,112,702 54
	1916	2,064,568 11	334,078 76	2,398,646 87
	1915	1,057,035 59	801,308 83	1,858 344 42
Loyal Protective Ins. Co.	1919	722,347 71	115,528 08	837,875 79
F. R. Parks, Secy., 581 Boylston St., Boston, Mass. Incorporated 1895; commenced business 1895; admitted 1912.	1918	670,308 93	80,920 23	751,229 16
	1917	627,000 55	82,819 28	709,819 83
	1916	580,996 79	79,336 34	660,333 13
	1915	567,493 44	68,753 50	636,246 94
Maryland Assurance Corporation.	1919	1,719,168 10	5,922 44	1,725,090 54
H. C. Michael, Secy., 5-9 So. Gay St., Baltimore, Md. Incorporated 1917; commenced business 1917; admitted 1918.	1918	2,116,721 33	115 99	2,116,837 32
	1917	.....	445,000 00	445,000 00
Maryland Casualty Co.	1919	19,134,199 34	923,919 60	20,058,118 94
Jno. A. Hartman, Secy., Maryland Casualty Bldg., Baltimore, Md. Incorporated 1898; commenced business 1898, admitted 1898.	1918	15,785,701 87	886,963 70	16,672,665 57
	1917	12,518,383 98	603,650 99	13,122,034 97
	1916	9,074,824 09	484,723 20	9,559,547 29
	1915	6,476,956 03	473,175 93	6,950,131 96

NAME OF COMPANY Also capital stock and kinds of business for which company is licensed indicated by numbers. Key at bottom of page.	Year ending Dec. 31	WISCONSIN BUSINESS		
		Net premiums in force	Gross premiums received less deductions	Gross losses in- curred.
STOCK CASUALTY COMPANIES OF OTHER STATES—Continued.				
London & Lancashire Indemnity Co. of America. Capital \$750,000. (4) (5) (7) (10) (11) (13) (15)	1919	\$1,680,618 45	\$13,564 24	(a)\$1,645 53
	1918	1,032,323 95	11,767 45	(a)7,091 70
	1917	892,819 05	28,112 81	
	1916	1,780,701 07	103,434 78	(a)46,426 15
	1915	973,144 79	69,484 41	(a)3,102 01
Loyal Protective Ins. Co. Capital \$100,000. (4)	1919	214,206 00	3,904 50	1,675 70
	1918	185,474 00	4,054 50	1,531 61
	1917	170,120 50	4,096 00	2,000 24
	1916	158,765 50	4,929 50	2,386 23
	1915	149,052 50	3,301 50	2,218 57
Maryland Assurance Corporation. Capital \$500,000. (4)	1919	1,587,780 27	79,136 38	49,404 01
	1918	1,252,219 64	77,038 71	26,103 91
	1917			
Maryland Casualty Co. Capital \$1,500,000.(4) (5) (6) (7) (10) (11) (13) (15)	1919	12,926,757 24	367,194 86	80,951 81
	1918	11,328,120 14	282,940 08	72,859 80
	1917	10,158,117 33	241,009 34	43,221 25
	1916	7,944,791 23	172,826 93	60,153 08
	1915	6,262,738 26	167,102 48	66,166 15

KEY—(4) Disability; (5) Liability; (6) Steam Boiler; (7) Fidelity; (8) Title; (9) Credit; (10) Burglary; (11) Plate Glass; Life Department.

DECEMBER 31, 1919—CASUALTY INSURANCE COMPANIES.

DISBURSEMENTS					Ratio % of losses incurred to premiums earned
Net amount paid policy- holders for losses	Taxes and fees	Expenses of management	All other disbursements	Total disbursements	
\$476,818 05	\$37,486 88	\$649,250 30	.....	\$1,163,555 23	44.7
470,398 47	31,403 86	544,619 02	.....	1,046,421 35	46.6
781,291 90	41,572 38	658,758 80	.....	1,481,623 08	54.1
505,533 97	34,725 10	954,545 11	.....	1,794,804 18	73.5
51,865 55	21,448 58	387,837 58	.....	461,151 71	79.6
295,454 01	25,368 78	347,534 90	.....	768,357 69	54.1
422,920 28	31,561 76	292,618 26	\$10,000 00	757,100 30	69.8
354,730 08	15,163 07	274,561 12	10,211 91	654,666 18	55.0
364,946 61	15,686 46	274,275 46	56 26	654,964 79	63.2
331,946 95	14,785 08	256,295 41	751 00	603,778 44	59.7
903,110 65	68,598 67	734,617 43	.....	1,706,326 75	60.0
617,623 52	47,564 63	858,832 73	.....	1,524,020 88	51.3
.....	.....	.....	155,338 85	155,338 85	.....
7,097,925 31	660,847 83	7,617,010 27	248,497 54	15,624,280 95	55.7
5,623,513 98	479,750 57	5,340,313 57	1,432,823 59	12,876,401 71	53.8
4,941,763 74	301,208 94	4,714,494 22	509,779 39	10,467,246 29	48.9
3,464,204 05	229,709 25	4,045,604 89	48,651 35	7,788,169 54	51.0
2,871,960 56	208,465 11	3,369,454 18	76,489 14	6,526,368 99	51.9

ASSETS, LIABILITIES AND SURPLUS					Ratio % of underwriting expenses incurred to premiums earned
Reserve for unpaid claims	Unearned premium reserve	All other liabilities except capital and surplus	Total admitted assets (equals total liabilities)	Capital and surplus	
\$809,887 00	\$848,355 81	\$229,052 36	\$2,925,662 12	\$1,038,366 95	62.2
808,307 00	516,669 42	75,871 23	2,407,651 58	1,006,803 93	55.9
860,851 95	434,334 73	120,160 38	2,361,309 51	945,962 45	48.3
885,688 17	788,041 50	154,075 43	2,844,045 21	1,016,240 11	52.8
263,463 77	652,489 54	124,943 43	2,316,084 82	1,275,188 08	132.4
117,500 00	161,864 00	27,058 56	611,650 35	305,227 79	39.9
135,000 00	137,896 33	18,149 84	551,328 27	260,282 10	38.6
100,000 00	122,153 17	27,633 89	561,925 15	312,138 09	38.9
114,500 00	113,400 67	14,881 99	509,827 15	267,044 49	39.2
118,000 00	105,916 33	12,805 86	501,764 16	265,041 97	37.3
153,062 14	793,890 13	133,469 77	(b)1,873,570 10	733,826 61	50.0
141,034 26	626,109 82	98,567 28	(b)1,393,393 22	517,091 11	67.0
.....	.....	1,000 00	(b)799,246 56	798,246 56	.....
8,910,227 14	6,696,146 17	1,929,068 76	21,690,046 56	4,154,604 49	42.5
5,893,017 23	5,748,601 18	1,759,704 24	16,880,103 75	3,478,781 10	38.4
3,249,684 72	5,210,104 53	1,201,102 59	12,702,405 95	3,041,564 11	45.3
2,627,170 15	4,058,318 81	552,119 35	10,224,796 61	2,987,188 30	48.8
1,834,206 71	3,182,804 40	451,775 33	7,390,336 58	1,921,550 14	51.9

(12) Sprinkler Leakage; (13) Elevator; (14) Live Stock; (15) Other Casualty. (a) Gross Losses paid; (b) Includes Assets

COMPARATIVE STATISTICS FOR THE FIVE-YEAR PERIOD ENDING

NAME OF COMPANY Also name and address of Secretary, dates incorporated, commenced business and admitted in Wisconsin.	Year ending Dec. 31	INCOME		
		Net premiums received	Interest and other receipts	Total income
STOCK CASUALTY COMPANIES OF OTHER STATES—Continued.				
Masonic Protective Association.	1919	\$1,583,170 91	\$319,329 43	\$1,902,500 34
Lemuel G. Hodgkins Secy., 18 Franklin St., Worcester, Mass. Incorporated 1895; commenced business 1895; admitted 1918.	1918	1,131,728 99	126,325 77	1,258,054 76
	1917	1,043,349 11	194,379 01	1,237,719 12
	1916	816,390 98	188,959 80	1,005,350 78
	1915	625,564 31	159,237 32	784,801 63
Massachusetts Bonding & Ins. Co. Jno. T. Burnett, Secy., 77 State St., Boston, Mass. Incorporated 1907; commenced business 1907; admitted 1908.	1919	5,827,990 80	24,115 84	6,252,106 64
	1918	4,784,511 35	325,690 99	5,110,202 34
	1917	4,607,342 98	354,268 00	4,961,610 98
	1916	4,859,319 87	253,409 17	5,212,729 04
	1915	4,527,534 06	364,414 41	4,891,948 47
Medical Protective Co. B. H. Somers, Secy., 901-907 Sheaff Bldg., Fort Wayne, Ind. Incorporated 1909; commenced business 1910; admitted 1915.	1919	374,432 55	30,738 34	405,170 89
	1918	260,559 59	20,940 34	281,499 93
	1917	249,248 30	17,451 38	266,699 68
	1916	216,692 42	14,378 52	231,070 94
	1915	166,565 77	11,861 09	178,426 86
Merchants Life & Casualty Co. Gage Mace, Secy., 719 Nicollett Ave., Minneapolis, Minn. Incorporated 1908; commenced business 1908; admitted 1915.	1919	202,002 86	71,668 26	273,671 12
	1918	155,398 94	79,771 59	235,170 53
	1917	132,600 51	97,610 96	230,211 47
	1916	145,176 89	81,677 08	226,853 97
	1915	134,822 86	80,930 74	215,753 60
Metropolitan Casualty Ins. Co. S. William Burton, Secy., 47 Cedar St., New York City. Incorporated 1874; commenced business 1874; admitted 1884.	1919	1,172,454 02	64,102 38	1,236,556 40
	1918	1,012,222 20	32,577 88	1,044,800 08
	1917	835,582 77	40,629 61	876,212 38
	1916	699,795 86	36,111 59	735,907 45
	1915	672,218 43	35,213 22	707,431 65

NAME OF COMPANY Also capital stock and kinds of business for which company is licensed indicated by numbers. Key at bottom of page.	Year ending Dec. 31	WISCONSIN BUSINESS		
		Net premiums in force	Gross premiums received less deductions	Gross losses incurred
STOCK CASUALTY COMPANIES OF OTHER STATES—Continued.				
Masonic Protective Association. Capital \$100,000. ⁽⁴⁾	1919	\$714,250 82	\$11,672 41	\$1,984 25
	1918	373,960 75	1,920 08	1,597 50
	1917	302,295 00	.....	.....
	1916	260,632 00	.....	.....
	1915	201,211 00	.....	.....
Massachusetts Bonding & Ins. Co. Capital \$1,500,000. ⁽⁴⁾ ⁽⁵⁾ ⁽⁶⁾ ⁽⁷⁾ ⁽¹⁰⁾ ⁽¹¹⁾ ⁽¹²⁾ ⁽¹³⁾ ⁽¹⁵⁾	1919	4,290,162 11	123,684 06	23,548 68
	1918	3,383,098 46	74,713 67	(a)21,641 15
	1917	2,800,931 60	67,383 34	(a)37,567 96
	1916	3,056,175 35	85,352 02	(a)50,566 61
	1915	2,783,581 97	98,855 61	(a)89,471 24
Medical Protective Co. Capital \$100,000. ⁽⁵⁾	1919	369,594 09	20,079 75	7,883 60
	1918	255,721 13	11,065 00	5,355 60
	1917	244,409 84	11,295 00	600 49
	1916	211,853 96	9,330 00	520 32
	1915	161,727 31	4,245 00	.....
Merchants Life & Casualty Co Capital \$100,000. ⁽⁴⁾	1919	82,725 87	31,552 66	6,324 30
	1918	49,514 30	9,866 76	4,682 28
	1917	48,059 18	8,242 25	4,118 81
	1916	45,350 00	5,326 25	4,585 37
	1915	44,264 00	1,066 75	674 94
Metropolitan Casualty Ins. Co. Capital \$200,000. ⁽⁴⁾ ⁽¹⁰⁾ ⁽¹¹⁾	1919	1,159,270 77	24,847 25	7,134 37
	1918	1,000,252 03	21,100 59	9,380 61
	1917	823,936 90	19,030 77	6,285 62
	1916	687,475 25	11,920 96	3,342 70
	1915	662,387 38	11,872 97	3,712 76

Key—⁽⁴⁾ Disability; ⁽⁵⁾ Liability; ⁽⁶⁾ Steam Boilers; ⁽⁷⁾ Fidelity; ⁽⁸⁾ Title; ⁽⁹⁾ Credit; ⁽¹⁰⁾ Burglary; ⁽¹¹⁾ Plate Glass;

DECEMBER 31, 1919—CASUALTY INSURANCE COMPANIES.

DISBURSEMENTS					Ratio % of losses incurred to premiums earned
Net amount paid policy- holders for losses	Taxes and fees	Expenses of management	All other disbursements	Total disbursements	
\$809,440 70	\$43,238 62	\$762,098 90		\$1,614,778 22	58.8
673,689 86	505,728 36	46,141 92	10,000 00	1,235,569 14	68.4
571,854 71	20,403 71	533,325 39	10,000 00	1,135,583 81	60.5
465,787 49	16,199 39	488,795 59	10,000 00	940,716 47	63.5
354,591 85	15,614 00	361,396 90	10,000 00	741,602 75	60.1
2 368,809 23	169,600 29	2,951,846 15	12,248 51	5,502,504 18	49.9
2,018,563 88	137,876 21	2,469,799 44	12,036 75	4,638,276 28	51.6
2,153,289 24	105,282 27	2,437,262 45	11,979 51	4,710,813 47	44.3
2,292,886 68	99,180 40	2,703,543 04	833 83	5,096,443 95	60.0
2,268,265 13	104,983 09	2,694,210 57	1,811 20	5,069,269 99	59.9
104,636 74	18,449 48	167,385 34	697 56	291,169 12	46.0
74,265 90	14,596 36	107,989 86	13,203 42	210,055 54	43.0
70,299 93	8,180 26	103,587 28	11,226 73	193,294 20	42.0
62,093 16	6,941 10	97,436 82		166,471 08	39.0
44,704 26	5,413 22	83,518 33		133,635 81	38.0
72,027 55	8,977 01	194,581 55		275,586 11	32.4
57,984 87	7,444 26	141,617 44	3,995 90	211,042 47	43.0
52,095 67	5,137 21	127,266 45	80,594 15	265,093 48	40.0
59,337 20	4,173 49	156,758 29		220,268 98	41.0
53,019 45	3,330 19	145,603 09	21 60	201,974 33	41.5
488,619 12	36,597 61	588,360 22		1,113,486 95	44.7
444,746 81	29,460 86	490,113 70	38,550 00	1,002,871 37	49.6
373,661 98	16,396 10	429,875 42	39,575 82	859,509 32	49.8
345,323 49	19,741 68	378,897 67	13,832 50	790,313 39	51.2
261,731 84	22,285 96	410,550 71	22 98	597,591 52	37.0

ASSETS, LIABILITIES AND SURPLUS					Ratio % of underwriting expenses in- curred to premiums earned
Reserve for unpaid claims	Unearned premium reserve	All other liabilities except capital and surplus	Total admitted assets (equals total liabili- ties)	Capital and surplus	
\$184,681 09	\$541,188 90	\$40,965 48	\$1,018,423 15	\$251,587 68	39.0
214,964 44	270,580 65	39,515 32	728,415 01	203,354 43	42.3
147,532 28	222,262 00	27,880 04	727,922 53	318,098 90	
109,718 67	185,982 67	19,796 47	630,552 64	315,054 84	39.4
85,506 48	140,299 67	15,551 03	555,045 20	313,688 02	39.0
1,386,682 74	2,252,777 63	466,545 74	6,238,919 86	2,132,913 75	51.7
1,374,838 22	1,720,023 85	341,557 85	5,389,362 80	1,952,913 88	48.0
1,335,769 72	1,444,607 65	353,768 19	5,005,254 05	1,871,108 49	
1,051,659 54	1,556,827 67	421 417 17	4 868,579 15	1,838,674 77	46.5
917,465 01	1,384,508 03	263,278 24	4,603,877 22	2,138,625 94	45.3
163,975 84	184,797 05	18,871 76	715,594 43	347,949 78	51.0
119,865 29	127,860 57	19,347 27	587,184 34	320,111 21	49.0
82,517 15	122,204 92	16,673 35	402,689 97	181,294 55	49.0
54,475 00	105,926 98	12,940 15	365,978 52	192,636 39	51.0
40,000 00	80,863 66	7,773 00	300,765 20	172,128 54	51.0
7,111 00	41,000 00	6,934 64	240,527 84	185,482 20	66.8
14,504 10	28,011 65	21,355 17	287,427 08	173,556 16	68.0
6,552 81	25,481 74	7 130 69	210,492 18	171,326 94	68.0
6,166 67	23,813 00	4,888 21	246,308 40	211,533 52	54.0
6,600 00	23,247 00	3,692 70	240,328 16	206,788 46	59.0
65,309 08	581,399 25	119,770 23	1,081,948 74	315,470 18	54.7
66,619 52	503,080 10	89,717 85	962,258 93	302,841 36	58.0
60,869 35	415,062 94	74,838 89	942,651 92	391,180 74	59.5
54,298 20	344,221 34	64,253 10	968,753 24	505,980 60	58.5
49,261 57	331,193 69	53,352 53	1,000,904 64	567,096 85	56.7

(12) Sprinkler Leakage; (13) Elevator; (14) Live Stock; (15) Other Casualty. (a) Gross Losses Paid.

COMPARATIVE STATISTICS FOR THE FIVE-YEAR PERIOD ENDING

NAME OF COMPANY Also name and address of Secretary; dates incorporated, commenced business and admitted in Wisconsin.	Year ending Dec. 31	INCOME		
		Net premiums received	Interest and other receipts	Total income
STOCK CASUALTY COMPANIES OF OTHER STATES—Continued.				
Metropolitan Life Ins. Co.	1919	\$419,245 60	\$52 79	\$419,298 39
Jas. S. Roberts, Secy., 1 Madison Ave., New York City.	1918	325,503 57	02	325,503 59
Incorporated 1866; commenced business 1867; re-admitted 1914.	1917	319,296 38		319,296 38
	1916	292,828 13	07	292,828 20
	1915	253,555 37		253,555 37
National Casualty Company.	1919	777,670 30	56,486 05	834,156 35
E. A. Grant, Secy., 422 Majestic Bldg., Detroit, Mich.	1918	698,911 14	42,727 76	741,638 90
Incorporated 1904; commenced business 1904; admitted 1905.	1917	741,720 11	46,031 05	787,751 16
	1916	746,133 37	50,995 76	797,129 13
	1915	715,612 41	48,851 10	764,463 51
National Surety Company.	1919	8,108,564 63	2,732,280 63	10,840,845 26
Hubert J. Hewitt, Secy., 115 Broadway, New York City.	1918	5,853,361 50	1,632,114 42	7,485,475 92
Incorporated 1897; commenced business 1897; admitted 1897.	1917	5,394,331 45	1,391,072 40	6,785,403 85
	1916	4,679,303 93	986,013 91	5,665,317 84
	1915	3,775,286 42	834,544 75	4,609,831 17
New Amsterdam Casualty Co.	1919	5,026,993 12	932,843 39	5,959,836 51
Sifford Pearre, Secy., 7 St. Paul St., Baltimore, Md.	1918	3,792,686 63	242,337 46	4,035,024 09
Incorporated 1898; commenced business 1899; admitted 1899.	1917	3,037,945 63	192,169 49	3,230,115 12
	1916	2,190,064 65	426,051 00	2,616,115 65
	1915	1,667,144 06	381,515 81	2,048,659 87

NAME OF COMPANY Also capital stock and kinds of business for which company is licensed indicated by numbers. Key at bottom of page.	Year ending Dec. 31	Net premiums in force	WISCONSIN BUSINESS	
			Gross premiums received less deductions	Gross losses incurred
STOCK CASUALTY COMPANIES OF OTHER STATES—Continued.				
Metropolitan Life Ins. Co. Mutual. (4)	1919	\$40,100 34		
	1918	28,782 88	\$3,738 70	(a)\$1,291 25
	1917	27,091 17	3,226 16	1,791 42
	1916	25,356 82	2,976 87	827 67
	1915	24,180 35	2,611 34	203 67
National Casualty Company. Capital \$200,000. (4)	1919	63,150 00	8,719 25	3,893 82
	1918	36,926 00	9,215 94	3,900 34
	1917	35,050 00	9,753 42	4,661 74
	1916	32,300 00	8,536 68	4,626 85
	1915	30,660 00	7,737 68	4,421 24
National Surety Company. Capital \$4,000,000. (7) (10)	1919	9,208,742 29	96,286 36	23,058 14
	1918	6,921,141 35	64,068 91	32,836 38
	1917	6,191,294 63	69,947 50	24,974 74
	1916	5,226,089 39	65,078 28	11,565 19
	1915	4,102,517 83	58,478 96	6,672 18
New Amsterdam Casualty Co. Capital \$1,000,000. (4) (5) (7) (10) (11) (13) (15)	1919	3,840,979 25	31,299 23	3,304 78
	1918	2,842,431 91	27,698 26	(a)12,623 65
	1917	2,407,093 83	24,271 24	51,308 86
	1916	1,847,393 94	19,288 79	3,538 45
	1915	1,433,202 75	13,632 09	923 69

KEY—(4) Disability; (5) Liability; (6) Steam Boiler; (7) Fidelity; (8) Title; (9) Credit; (10) Burglary; (11) Plate Glass; department.

DECEMBER 31, 1919—CASUALTY INSURANCE COMPANIES.

DISBURSEMENTS					Ratio % of losses incurred to premiums earned
Net amount paid policy- holders for losses	Taxes and fees	Expenses of management	All other disbursements	Total disbursements	
\$296,513 34	\$9,094 03	\$68,868 55		\$374,475 92	78.1
264,077 53	9,096 07	50,693 48	\$3,033 19	326,900 27	138.2
268,078 26	4,566 33	37,996 97	908 38	311,549 94	84.2
230,290 17	4,232 22	31 729 86		266 252 25	78.7
199,067 01	1,354 64	30,079 11		230,500 76	79.6
320,901 66	23,246 39	445,023 97	3,048 80	792,220 82	41.4
312,271 73	22,391 90	400,186 06	16,000 00	750,849 69	45.0
21,713 25	18,590 96	415,034 63	18,772 19	774,111 03	43.6
329,845 76	17,940 31	442,593 68	1,263 85	791,643 60	44.9
310,474 58	17,474 83	432,897 84	904 88	761,752 13	42.7
1,969,249 09	486,940 19	5,607,883 04	688,888 27	8,752,960 59	34.2
1,473,251 78	231,097 13	2,834,372 16	680,004 47	5,218,725 54	33.3
1,096,183 59	144,211 12	2,652,094 54	1,208,346 70	5,100,835 95	30.6
946,949 90	94,931 40	2,578,560 98	13,062 43	3,633,504 71	20.7
997,529 57	89,397 47	2,232,811 10	57,069 25	3,376,807 39	25.5
1,961,421 18	125,969 08	2,126 822 98	4,372 56	4,218,585 80	57.3
1,387,160 27	94,900 04	1,614,555 05	129,934 69	3,226 550 05	55.6
1,134,769 96	47,908 18	1,325,854 52	122,578 15	2,631,110 81	50.4
939,841 02	41,935 13	1,197,771 82	293 31	2,179,841 28	54.1
723,669 88	35,213 38	906,260 38	1,012 50	1,666,156 14	54.9

ASSETS, LIABILITIES AND SURPLUS					Ratio % of underwriting expenses incurred to premiums earned
Reserve for unpaid claims	Unearned premium reserve	All other liabilities except capital and surplus	Total admitted assets (equals total liabilities)	Capital and surplus	
\$216,005 00	\$20,050 17	\$7,490 86	(b)\$864,821,824 55	\$29,085,337 17	18.9
189,511 00	14,391 44	7,800 57	(b)748,405,784 24	27,048,914 04	20.0
5,000 00	13,545 59	5,659 46	(b)672,498,056 81	31,527,458 50	13.8
5,000 00	12,678 41	5,174 47	(b)579,930,122 95	28,167,511 22	12.7
5,000 00	12,090 18	3,966 58	(b)515,265,759 83	26,017,566 52	13.7
25,013 00	32,200 00	19,500 00	408,866 15	332,153 15	55.6
29,440 00	20,363 00	14,000 00	364,810 33	301,097 33	56.4
27,578 00	19,125 00	14,500 00	380,505 21	319,302 21	54.1
26,470 00	17,500 00	13,000 00	363,440 20	306,470 20	54.9
21,201 00	16,420 00	13,000 00	356,666 83	306,045 83	55.6
2,017,183 10	5,067,777 82	1,723,730 26	19,308 922 06	10,500,230 88	73.7
1,781,654 98	3,536,076 72	1,895,741 30	16,085,372 89	8,865 899 89	56.7
1,401,875 75	3,239,280 34	1,029,623 30	14,099,864 54	8,429 085 15	59.7
1,003,127 27	2,780,723 87	610,965 63	12,813,590 12	8,418,773 30	61.5
1,122,755 18	2,092,689 75	445,939 11	9,950,894 95	6,289,510 91	57.4
2,075,572 49	1,919,890 77	588,915 21	6,234,378 47	1,650 000 00	46.7
1,433,255 17	1,433,247 62	360,626 97	4,335,354 86	1,108,224 80	47.4
825,768 78	1,219,300 65	271,849 92	3,567,515 30	1,250,595 95	49.3
568,036 06	931,474 78	215,810 98	3,061,034 94	1,342,713 12	54.4
448,632 01	716,815 19	204,042 23	2,319,567 14	950,077 71	53.8

(12) Sprinkler Leakage; (13) Elevator; (14) Live Stock; (15) Other Casualty (a) Gross losses paid. (b) Includes assets like

COMPARATIVE STATISTICS FOR THE FIVE-YEAR PERIOD ENDING

NAME OF COMPANY Also name and address of Secretary, dates incorporated, commenced business and admitted in Wisconsin.	Year ending Dec. 31	INCOME		
		Net premiums received	Interest and other receipts	Total income
STOCK CASUALTY COMPANIES OF OTHER STATES—Continued.				
New Jersey Fidelity and Plate Glass Ins. Co.	1919	\$1,137,417 98	\$73,110 25	\$1,210,528 23
Harry C. Hedden, Secy., 271 Market St., New-ark, N. J. Incorporated 1868; commenced business 1868; admitted 1894.	1918	1,124,675 70	60,355 47	1,285,031 17
	1917	929,913 91	52,017 03	981,930 94
	1916	779,390 59	45,189 25	824,579 84
	1915	491,087 28	36,872 24	527,959 52
New York Plate Glass Ins. Co.	1919	1,190,998 72	188,074 60	1,379,073 32
J. Carroll French, Secy., Maiden Lane and William St., New York City. Incorporated 1891; commenced business 1891; admitted 1891.	1918	1,164,778 02	30,452 80	1,195,230 82
	1917	729,745 76	44,956 22	774,701 98
	1916	600,527 60	42,563 39	643,090 99
	1915	569,100 34	59,051 91	628,152 25
North American Accident Ins. Co.	1919	1,682,790 52	104,229 86	1,787,020 38
A. E. Forrest, Secy., 209 S. LaSalle St., Chicago, Ill. Incorporated 1886; commenced business 1886; admitted 1900.	1918	1,518,578 32	143,670 87	1,662,249 19
	1917	1,504,627 76	198,383 71	1,703,011 47
	1916	1,420,874 56	223,462 95	1,644,337 51
	1915	1,244,991 71	194,480 20	1,439,471 91
North American Life and Casualty Co.	1919	65,355 47	34,576 14	(b)99,931 61
H. M. Little, Secy., 917 Plymouth Bldg., Minneapolis, Minn. Incorporated 1896; commenced business 1896; admitted 1899.	1918	50,786 59	28,619 20	(b)79,405 79
	1917	50,959 98	55,306 70	106,266 68
	1916	54,314 46	17,187 26	71,501 72
	1915	57,879 84	61,918 40	119,798 24
Norwich Union Indemnity Co.	1919	12,560 75	553,945 45	566,506 20
John G. Mays, Secy., 45 John St., New York City. Incorporated 1919; commenced business 1919; admitted 1919.				

NAME OF COMPANY Also capital stock and kinds of business for which company is licensed indicated by numbers. Key at bottom of page.	Year ending Dec. 31	Net premiums in force	WISCONSIN BUSINESS	
			Gross premiums received less deductions	Gross losses incurred
STOCK CASUALTY COMPANIES OF OTHER STATES—Continued.				
New Jersey Fidelity and Plate Glass Ins. Co. Capital \$400,000. (5) (10) (11) (15)	1919	\$1,127,331 91	\$17,452 79	\$10,639 92
	1918	1,225,203 63	19,943 70	10,699 80
	1917	961,818 61	17,501 06	8,210 91
	1916	798,702 27	21,771 10	4,634 50
	1915	535,618 31	13,270 47	4,571 55
New York Plate Glass Ins. Co. Capital \$200,000. (11)	1919	127,265 55	15,665 18	6,150 99
	1918	1,070,714 40	13,110 80	6,140 02
	1917	756,181 55	7,801 57	4,031 58
	1916	628,877 91	12,756 17	5,354 44
	1915	602,987 73	6,742 07	2,292 94
North American Accident Ins. Co. Capital \$200,000 ⁽⁴⁾	1919	647,232 57	19,561 71	6,969 23
	1918	511,292 32	20,503 75	(a)7,106 87
	1917	499,373 33	22,400 21	8,440 05
	1916	451,023 65	21,656 17	8,617 79
	1915	392,592 58	19,983 33	8,412 42
North American Life and Casualty Co. Capital \$125,000. ⁽⁴⁾	1919	32,088 84	9,126 62	3,380 14
	1918	18,335 90	8,651 55	3,465 60
	1917	15,332 27	8,462 94	4,265 05
	1916	23,360 80	10,257 72	3,684 02
	1915	16,383 00	9,213 50	3,803 62
Norwich Union Indemnity Co. Capital \$500,000. (4) (5) (10) (11) (13) (15)	1919	12,536 51	.....	.....

KEY—(4) Disability; (5) Liability; (6) Steam Boiler; (7) Fidelity; (8) Title; (9) Credit; (10) Burglary; (11) Plate Glass; of life department.

DECEMBER 31, 1919—CASUALTY INSURANCE COMPANIES.

Net amount paid policy- holders for losses	DISBURSEMENTS				Ratio % of losses incurred to premiums earned
	Taxes and fees	Expenses of management	All other disbursements	Total disbursements	
\$548,741 88	\$43,039 39	\$506,656 53	\$346 37	\$1,098,784 17	57.24
481,890 16	33,221 44	496,645 10	12,109 40	1,023,866 10	56.0
411,790 21	17,669 93	404,487 75	26,201 33	860,149 22	57.0
263,484 88	16,892 79	337,676 05	166 42	618,220 14	52.1
172,712 85	15,361 81	264,583 18	168 17	452,826 01	37.1
617,501 67	36,652 95	609,779 41		1,263,934 03	53.8
496,609 68	27,278 50	534,941 48	52,759 21	1,111,588 87	54.1
356,489 92	16,571 94	345,777 28	39,242 70	758,081 84	52.7
311,566 06	19,403 98	347,415 19	313 48	678,698 71	67.0
215,221 40	19,288 36	334,033 03		568,542 79	37.3
747,693 97	57,719 46	956,417 48	2,287 50	1,764,118 41	42.7
720,007 56	45,170 54	845,993 56	30,055 25	1,641,226 91	49.0
658,788 52	44,285 34	986,309 30	30,088 00	1,719,471 16	43.8
560,489 91	41,361 64	970,349 87	58 40	1,572,259 82	41.3
426,489 69	36,471 74	886,583 32		1,349,544 75	36.9
24,913 26	67 55	66,712 27		(b)91,693 08	43.8
28,300 22	2,005 02	11,110 61	39,605 40	(b)81,021 25	48.5
25,753 31	839 68	51,341 80		77,934 79	44.3
26,208 90	900 00	36,668 55		63,777 45	50.8
22,533 94	392 36	40,095 62		63,021 92	47.2
80 00	822 28	23,951 69		24,853 97	39.3

ASSETS, LIABILITIES AND SURPLUS					Ratio % of underwriting expenses incurred to premiums earned
Reserve for unpaid claims	Unearned premium reserve	All other liabilities except capital and surplus	Total admitted assets (equals total liabilities)	Capital and surplus	
\$444,758 22	\$564,867 07	\$82,620 42	\$1,729,856 76	\$637,611 05	43.5
313,714 29	615,081 71	92,022 24	1,616,326 49	596,108 25	50.0
184,972 77	480,271 74	71,308 15	1,347,589 68	611,037 02	49.6
112,921 28	399,251 45	69,991 16	1,235,447 58	653,283 69	52.7
35,145 11	274,908 51	50,390 26	1,023,495 26	663,051 38	53.8
75,096 91	602,607 10	115,549 49	1,236,471 85	443,218 35	52.8
88,277 66	535,420 44	94,703 74	1,023,925 82	305,523 98	59.2
42,009 93	374,488 93	71,227 50	961,856 75	474,130 39	54.6
44,524 85	316,676 19	67,240 19	977,705 65	549,264 42	55.3
22,758 38	300,388 44	69,329 11	1,044,364 94	651,889 01	53.2
125,625 25	340,577 61	63,744 61	902,081 73	372,134 26	57.0
183,499 51	273,598 33	69,655 27	898,295 90	371,542 79	54.4
146,454 20	270,099 03	47,908 34	873,208 96	408,747 39	58.8
155,889 70	245,581 15	43,322 43	877,827 62	433,034 34	56.3
143,006 21	214,037 50	42,771 64	832,532 42	432,717 07	61.2
2,895 81	16,356 42	40,995 17	(b)204,895 05	144,647 65	47.0
2,381 51	9,167 96	34,578 57	(b)198,687 15	152,559 17	45.3
1,237 15	7,666 14	31,116 34	200,242 72	160,223 09	41.3
2,591 32	11,680 40	24,952 78	202,821 59	163,597 09	98.6
2,962 87	8,191 50	13,185 95	244,653 85	220,313 53	59.2
2,313 99	6,474 68	19,789 62	1,065,099 00	1,036,529 71	796.6

(12) Sprinkler Leakage; (13) Elevator; (14) Live Stock; (15) Other Casualty. (a) Gross losses paid; (b) Includes figure

COMPARATIVE STATISTICS FOR THE FIVE-YEAR PERIOD ENDING

NAME OF COMPANY	Year ending Dec. 31	INCOME		
		Net premiums received	Interest and other receipts	Total income
Also name and address of Secretary, dates incorporated, commenced business, and admitted in Wisconsin.				
STOCK CASUALTY COMPANIES OF OTHER STATES—Continued.				
Pacific Mutual Life Ins. Co.	1919	\$2,492,843 62	\$172,186 89	\$2,665,030 51
C. I. D. Moore, Secy., Pacific Mut. Life Bldg.,	1918	2,042,122 11	156,878 82	2,199,000 93
Los Angeles, Cal. Incorporated 1867; com-	1917	2,082,031 80	154,825 23	2,236,857 03
menced business 1885; admitted 1895.	1916	2,134,664 69	178,079 15	2,312,743 84
	1915	1,793,629 69	169,310 45	1,962,940 14
Preferred Accident Ins. Co.	1919	3,985,460 25	214,783 23	4,200,243 48
W. C. Potter, Secy., 80 Maiden Lane, New York	1918	3,272,135 23	189,576 59	3,461,711 82
City. Incorporated 1893; commenced business	1917	2,768,034 34	147,900 37	2,915,934 71
1893; admitted 1893.	1916	2,427,689 38	138,254 22	2,565,943 60
	1915	2,094,979 69	120,483 53	2,215,463 22
Republic Casualty Co.	1919	758,508 75	234,884 41	993,393 16
J. H. Sillman, Secy., 609 Oliver Bldg., Pittsburgh,	1918	688,483 15	119,127 55	807,610 70
Pa. Incorporated 1916; commenced business	1917	372,265 50	30,685 40	402,050 90
1916; admitted 1917.				
Ridgely Protective Association.	1919	804,779 03	153,033 43	957,812 46
H. L. Peabody, Secy., 18 Franklin St., Worcester,	1918	689,149 92	112,784 88	801,934 80
Mass. Incorporated 1894; commenced business	1917	502,589 06	105,335 95	697,925 01
1894; admitted 1910.	1916	485,134 37	101,513 39	586,647 76
	1915	410,373 52	83,264 50	493,638 02

NAME OF COMPANY Also capital stock and kinds of business for which company is licensed indicated by numbers. Key at bottom of page.	Year ending Dec. 31	Net premiums in force	WISCONSIN BUSINESS	
			Gross premiums received less deductions	Gross losses incurred
STOCK CASUALTY COMPANIES OF OTHER STATES—Continued.				
Pacific Mutual Life Ins. Co. Capital \$1,000,000. (4)	1919 1918 1917 1916 1915	\$1,998,955 68 1,679,798 10 1,716,045 10 1,689,899 10 1,372,564 18	\$16,322 31 19,161 82 22,191 30 21,492 38 21,194 10	\$7,865 23 6,011 40 15,978 48 16,399 69 11,187 14
Preferred Accident Ins. Co. Capital \$1,000,000. (4) (7) (10) (13) (15)	1919 1918 1917 1916 1915	3,939,855 56 3,194,000 54 2,704,980 17 2,366,461 81 2,023,087 95	36,904 53 35,018 80 33,172 34 33,269 60 26,982 16	16,239 34 14,584 30 14,092 82 17,451 73 17,515 93
Republic Casualty Co. Capital \$500,000. (4) (5) (7) (10) (11) (13) (15)	1919 1918 1917	587,354 40 415,564 94 296,804 80	20,822 37 12,336 68 10,238 66	(b)1,098 91 3,742 84
Ridgely Protective Association. Capital \$100,000. (4)	1919 1918 1917 1916 1915	265,031 75 214,095 75 184,449 25 158,232 25 129,331 75	4,745 09 2,887 50 2,704 50 2,665 00 3,383 00	2,407 75 1,404 72 2,190 73 1,904 24 1,904 88

KEY—(4) Disability; (5) Liability; (6) Steam Boiler; (7) Fidelity; (8) Title; (9) Credit; (10) Burglary; (11) Plate Glass; includes liabilities life department: (b) Gross losses paid.

DECEMBER 31, 1919—CASUALTY INSURANCE COMPANIES.

DISBURSEMENTS					Ratio % of losses incurred to premiums earned
Net amount paid policy- holders for losses	Taxes and fees	Expenses of management	All other disbursements	Total disbursements	
\$772,216 55	\$105,326 49	\$1,480,968 38		\$2,358,511 42	36.4
844,457 85	88,319 23	1,056,183 16	\$150,900 00	2,139,860 24	42.5
928,777 20	48,354 27	1,190,033 26	135,000 00	2,202,164 73	45.6
900,882 80	41,608 08	1,201,316 59		2,143,807 47	45.2
800,806 72	42,499 52	1,061,786 52		1,905,092 76	46.9
1,516,144 67	190,184 03	1,808,692 61	8 00	3,515,029 31	48.0
1,035,746 29	139,890 20	1,298,639 27	186,525 75	2,660,801 51	43.0
963,261 50	50,381 67	1,143,035 84	173,744 61	2,330,423 71	43.0
782,212 69	48,095 95	1,135,858 76		1,996,167 40	40.0
778,739 47	48,863 33	1,112,120 36	6,219 54	1,945,942 70	42.0
294,788 01	36,671 30	402,804 48		734,263 79	60.0
202,754 97	15,158 03	283,780 57	475 00	502,168 57	48.0
70,973 14	15,210 87	142,308 67		228,402 68	38.2
507,559 94	30,406 96	406,863 05	4,086 50	948,916 45	57.6
439,711 28	26,521 04	368,414 54	10,612 50	845,259 34	75.9
344,350 14	15,272 45	273,023 77	10,000 00	642,646 86	64.4
294,417 13	12,746 65	262,423 12	53 40	569,640 30	63.9
251,481 08	13,990 15	212,894 54	237 50	478,603 27	61.6

ASSETS, LIABILITIES AND SURPLUS					Ratio % of underwriting expenses incurred to premiums earned
Reserve for unpaid claims	Unearned premium reserve	All other liabilities except capital and surplus	Total admitted assets (equals total liabilities)	Capital and surplus	
\$350,215 00	\$1,045,734 10	\$325,576 95	(a)\$50,641,694 27	\$2,327,973 71	60.3
278,992 08	841,300 53	262,769 00	(a)45,432,695 61	1,825,751 71	54.3
249,735 77	859,580 09	237,558 45	(a)42,063,783 28	2,118,341 68	54.0
234,078 76	846,199 15	232,787 63	(a)38,727,196 62	2,117,545 50	55.4
242,330 70	689,393 44	224,372 59	(a)35,656,611 04	2,077,345 91	52.1
1,242,008 05	1,960,110 40	1,221,315 44	6,123,433 89	1,700,000 00	50.0
1,009,215 19	1,600,028 83	1,047,618 99	5,356,863 01	1,700,000 00	50.0
716,781 76	1,365,474 96	875,415 70	4,657,672 42	1,700,000 00	47.0
555,543 41	1,191,617 82	776,234 61	4,223,400 84	1,700,000 00	50.0
441,108 03	1,013,596 56	437,815 63	3,592,202 22	1,700,000 00	48.0
258,090 62	296,107 94	62,250 52	1,726,163 95	1,109,714 87	55.0
172,895 02	208,740 37	56,265 46	1,384,795 19	946,679 96	49.0
70,529 44	149,567 41	35,239 65	1,025,831 63	770,495 13	75.1
102,548 05	170,255 88	24,536 61	501,638 30	204,297 76	39.0
161,256 38	135,133 38	21,960 72	497,387 84	179,037 36	47.0
98,005 63	108,499 13	15,024 99	549,681 29	328,151 54	36.5
72,406 40	90,282 13	12,394 65	497,762 72	322,679 54	39.8
63,001 05	35,696 84	11,154 91	474,840 31	364,987 51	37.8

(12) Sprinkler Leakage; (13) Elevator; (14) Live Stock; (15) Other Casualty. (a) Includes assets life department: (†) In-

COMPARATIVE STATISTICS FOR THE FIVE-YEAR PERIOD ENDING

NAME OF COMPANY Also name and address of Secretary, dates incorporated, commenced business and admitted in Wisconsin.	Year ending Dec. 31	INCOME		
		Net premiums received	Interest and other receipts	Total income
STOCK CASUALTY COMPANIES OF OTHER STATES—Continued.				
Royal Indemnity Co.	1919	\$8,277,304 83	\$315,500 52	\$8,592,805 35
James Morrison, Secy., 84 William St., New York City. Incorporated 1910; commenced business 1911; admitted 1911.	1918	6,561,652 10	240,437 35	6,802,089 45
	1917	4,995,758 22	196,812 39	5,192,570 61
	1916	4,725,983 89	160,302 70	4,886,286 59
	1915	3,780,988 28	142,019 07	3,923,007 35
Standard Accident Ins. Co.	1919	8,414,989 47	586,403 37	9,001,392 84
J. S. Heaton, Secy., Penobscot Bldg., Detroit, Mich. Incorporated 1884; commenced business 1884; admitted 1884.	1918	6,950,458 37	426,229 73	7,376,688 10
	1917	5,433,382 89	323,293 51	5,756,676 40
	1916	4,297,766 95	317,615 95	4,615,382 90
	1915	3,083,582 87	251,715 14	3,335,298 01
Travelers Equitable Ins. Co.	1919	121,413 73	38,202 89	159,616 62
H. B. Gisloson, Secy., 735 Palace Bldg., Minneapolis, Minn. Incorporated 1917; commenced business 1918; admitted 1919.	1918	57,113 99	220,049 25	277,163 24
	(b)1917	42,468 82	329 19	42,798 01
	(b)1916	24,697 40	943 13	25,640 53
	(b)1915	2,991 75	1,410 07	4,401 82
Travelers Indemnity Co.	1919	6,043,475 57	229,573 51	6,273,049 08
James H. Coburn, Secy., 700 Main St., Hartford, Conn. Incorporated 1903; commenced business 1906; admitted 1907.	1918	4,120,338 81	204,695 50	4,325,034 31
	1917	2,937,792 55	166,435 30	3,104,227 85
	1916	1,976,940 93	134,419 31	2,111,360 24
	1915	1,258,808 94	119,792 58	1,378,601 52
Travelers Ins. Co.	1919	37,182,949 74	12,244,790 57	49,427,740 31
Jas. L. Howard, Secy., 700 Main St., Hartford, Conn. Incorporated 1863; commenced business 1864; admitted 1864.	1918	35,510,346 37	1,179,772 97	36,690,119 34
	1917	25,645,901 20	1,050,826 66	26,696,727 86
	1916	19,097,004 99	862,747 29	19,959,752 28
	1915	15,250,366 16	862,608 11	16,112,974 27

NAME OF COMPANY Also capital stock and kinds of business for which company is licensed indicated by numbers. Key at bottom of page.	Year ending Dec. 31	Net premiums in force	WISCONSIN BUSINESS	
			Gross premiums received less deductions	Gross losses incurred
STOCK CASUALTY COMPANIES OF OTHER STATES—Continued.				
Royal Indemnity Co. Capital \$1,000,000. (4) (5) (6) (7) (10) (11) (13) (15)	1919 1918 1917 1916 1915	\$6,626,019 38 5,215,802 83 4,129,868 60 3,904,801 25 3,351,578 48	\$99,280 29 95,397 50 62,922 90 60,189 38 47,548 65	\$32,470 57 47,403 19 44,272 50 40,099 46 35,813 45
Standard Accident Ins. Co. Capital \$1,000,000. (4) (5) (13) (15)	1919 1918 1917 1916 1915	5,922,509 56 4,849,117 26 4,043,051 85 3,276,343 22 2,511,530 42	215,546 21 210,564 60 169,131 01 163,352 63 146,684 13	123,899 84 98,416 26 116,580 58 119,704 80 70,418 88
Travelers Equitable Ins. Co. Capital \$100,000. (4)	1919 1918 (b)1917 (b)1916 (b)1915	69,026 70 31,963 87	7,923 76 1,826 00 577 95	2,798 99 1,183 09 (a)620 51
Travelers Indemnity Co. Capital \$1,000,000. (4) (5) (6) (10) (11) (13) (15)	1919 1918 1917 1916 1915	6,183,380 58 4,296,191 90 3,205,723 62 2,186,663 08 1,547,776 95	82,531 14 46,872 58 36,318 37 28,018 39 22,279 51	20,305 85 (a)9,866 85 (a)8,444 10 3,601 60 3,104 37
Travelers Insurance Co. Capital \$6,000,000. (4) (5) (13) (15)	1919 1918 1917 1916 1915	22,872,362 72 19,916,317 94 17,584,870 26 14,017,600 04 11,850,479 14	854,745 22 694,318 91 542,557 43 470,273 63 402,588 26	(a)352,311 30 (a)338,242 18 (a)266,669 53 233,683 10 203,451 39

KEY—(4) Disability; (5) Liability; (6) Steam Boiler; (7) Fidelity; (8) Title; (9) Credit; (10) Burglary; (11) Plate Glass; (12) Accident and health association. (c) Included assets life department.

DECEMBER 31, 1919—CASUALTY INSURANCE COMPANIES.

DISBURSEMENTS					Ratio % of losses incurred to premiums earned
Net amount paid policy- holders for losses	Taxes and fees	Expenses of management	All other disbursements	Total disbursements	
\$2,963,334 05	\$220,067 42	\$3,019,130 52	\$3,785 61	\$6,206,317 60	54.8
2,174,270 47	171,081 52	2,414,910 20	15,159 60	4,775,421 79	56.4
2,308,335 21	92,325 70	2,048,942 76	3,552 40	4,453,156 07	58.7
1,955,634 30	101,967 66	1,980,982 75	4,211 90	4,042,796 61	48.1
1,501,521 00	93,331 97	1,722,788 30	5,658 18	3,323,299 45	46.1
3,230,006 16	247,055 32	3,397,750 66	64,897 91	6,939,710 05	55.1
2,464,068 74	189,389 81	2,654,512 42	237,322 05	5,545,293 02	57.6
2,222,102 72	98,709 36	2,236,046 26	122,537 75	4,679,396 09	54.4
1,720,474 76	84,692 89	1,963,184 26	23,203 85	3,791,555 76	53.6
1,234,207 41	80,203 75	1,538,357 06	27,656 66	2,880,424 88	51.7
51,521 49	1,903 79	86,311 25	8 54	139,745 07	53.8
37,020 29	1,113 05	45,898 88	33,013 66	117,054 88	83.4
24,314 62	83 16	16,339 33		40,737 11	
10,418 94	146 65	11,022 80		21,588 39	
1,226 75		2,671 72		3,898 47	
2,279,424 81	206,815 76	3,214,359 96	23,284 25	5,723,884 78	41.7
1,383,688 97	133,802 43	1,757,420 02	83,342 88	3,359,254 30	46.0
895,678 34	71,019 09	1,300,863 73	82,417 15	2,349,978 31	41.5
498,460 28	65,470 64	893,289 23	2,151 98	1,459,372 13	39.5
404,093 80	50,907 87	642,403 85	1,767 70	1,099,173 22	39.2
14,393,698 68	1,279,867 12	25,757,886 11	78,183 63	41,509,635 54	56.2
11,957,740 74	990,961 06	11,709,218 74	1,072,737 80	25,730,658 34	58.2
10,754,060 24	661,369 98	9,512,466 20	643,817 17	21,571,713 59	53.0
8,625,075 35	536,446 47	8,623,074 73	29,798 76	17,814,395 31	53.8
7,245,679 81	434,021 89	7,527,144 25	45,036 25	15,251,882 20	54.0

ASSETS, LIABILITIES AND SURPLUS					Ratio % of underwriting expenses incurred to premiums earned
Reserve for unpaid claims	Unearned premium reserve	All other liabilities except capital and surplus	Total admitted assets (equals total liabilities)	Capital and surplus	
\$4,063,989 85	\$3,430,287 11	\$725,440 08	\$10,650,948 18	\$2,431,231 14	45.9
2,930,025 00	2,628,498 38	525,485 51	8,263,171 43	2,179,162 54	45.5
1,693,758 25	2,114,187 69	929,877 00	6,307,915 54	1,570,092 60	44.7
1,134,555 09	1,994,705 48	1,041,151 62	5,777,960 92	1,603,548 73	47.7
961,660 02	1,705,724 48	736,989 55	4,859,973 17	1,455,599 12	50.1
5,031,335 61	2,972,411 41	626,517 54	11,281,168 73	2,650,904 17	44.6
3,936,313 14	2,440,686 00	447,913 32	9,284,813 13	2,459,900 67	43.9
2,623,932 11	2,035,348 66	377,811 79	7,366,680 69	2,329,588 13	46.5
2,101,589 10	1,651,159 52	315,769 98	6,347,974 33	2,279,455 73	50.0
1,736,207 37	1,261,972 22	236,863 87	5,421,992 21	2,186,948 75	49.8
8,904 10	38,494 45	6,005 63	194,757 50	141,353 32	63.5
6,185 98	18,151 17	851 15	175,451 55	150,263 25	72.4
			12,798 88		
			10,722 48		
			8,045 46		
650,816 16	3,300,325 22	504,360 22	5,881,263 54	1,425,761 94	59.6
881,202 18	2,172,197 75	391,320 76	5,068,551 92	1,623,831 23	54.1
586,739 37	1,699,156 77	266,105 95	4,167,775 42	1,615,773 33	60.3
482,211 26	1,176,463 52	169,696 11	3,524,777 90	1,696,414 01	57.3
333,308 42	828,809 04	107,504 26	2,845,568 98	1,575,947 26	59.4
22,208,207 31	11,413,324 09	121,760,534 64	(c)170,579,918 49	15,197,852 45	45.1
16,795,719 31	9,477,455 67	2,679,471 07	38,809,728 37	13,638,080 33	37.9
8,525,221 25	8,778,899 07	3,390,795 22	28,800,739 78	8,105,824 24	43.8
6,641,073 43	7,058,383 32	2,897,234 63	24,761,805 20	8,165,113 82	49.1
5,520,906 40	6,104,862 29	2,458,609 59	21,318,938 34	7,234,560 06	48.6

(12) Sprinkler Leakage; (13) Elevator; (14) Live Stock; (15) Other Casualty. (a) Gross Losses paid; (b) Licensed as Adjusters.

COMPARATIVE STATISTICS FOR THE FIVE YEAR PERIOD ENDING

NAME OF COMPANY Also name and address of Secretary, dates incorporated, commenced business and admitted in Wisconsin.	Year ending Dec. 31	INCOME		
		Net premiums received	Interest and other receipts	Total income
STOCK CASUALTY COMPANIES OF OTHER STATES—Concluded.				
United States Casualty Co.	1919	\$4,461,587 37	\$294,096 73	\$4,755,684 10
D. G. Luckett, Secy., 80 Maiden Lane, New York City. Incorporated 1895; commenced business 1895; admitted 1895.	1918	3,994,031 54	403,139 51	4,397,171 05
	1917	3,424,227 68	158,008 63	3,582,236 31
	1916	2,663,450 88	146,123 08	2,809,573 96
	1915	2,196,633 51	130,634 48	2,327,267 99
United States Fidelity & Guar. Co.	1919	19,610,375 60	2,987,658 50	22,598,034 10
R. Howard Bland, Secy., U. S. Fidelity and Guaranty Bldg., Baltimore, Md. Incorporated 1896; commenced business 1896; admitted 1896.	1918	16,278,412 38	638,025 11	16,916,437 49
	1917	14,390,158 36	585,109 07	14,975,167 43
	1916	10,628,347 65	892,521 90	11,520,869 55
	1915	8,154,487 15	351,097 85	8,505,585 00
Western Casualty Company.	1919	2,014,703 34	62,024 00	2,076,727 34
G. M. Willets, Secy., 208 South La Salle St., Chicago, Ill. Incorporated 1914; commenced business 1915; admitted 1915.	1918	925,729 32	36,638 25	962,367 57
	1917	396,907 21	24,998 35	421,905 56
	1916	82,436 84	18,183 20	100,620 04
	1915	489,104 26	10,044 45	499,148 71

NAME OF COMPANY Also capital stock and kinds of business for which company is licensed indicated by numbers. Key at bottom of page.	Year ending Dec. 31	Net premiums in force	WISCONSIN BUSINESS	
			Gross premiums received less deductions	Gross losses incurred
STOCK CASUALTY COMPANIES OF OTHER STATES—Concluded.				
United States Casualty Co. Capital \$500,000. (4) (5) (10) (11) (13) (15)	1919	\$3,842,696 82	\$23,329 69	\$9,643 27
	1918	3,264,115 41	19,713 89	7,045 15
	1917	2,865,825 38	26,367 46	(a)19,115 51
	1916	2,365,242 54	22,834 36	26,633 52
	1915	2,097,304 44	31,061 30	(a)26,303 77
United States Fidelity & Guar. Co. Capital \$3,000,000. (4) (5) (7) (10) (11) (13) (15)	1919	15,579,342 00	142,033 83	29,746 48
	1918	11,893,296 34	112,909 62	18,689 39
	1917	11,850,807 17	118,982 03	2,678 81
	1916	9,375,539 04	119,091 79	36,559 87
	1915	7,229,944 74	104,170 71	23,182 08
Western Casualty Company. Capital \$200,000. (5)	1919	988,795 20	6,330 06	(a)4,081 25
	1918	668,159 20	19,731 32	4,615 42
	1917	370,307 50	7,098 71	(a)4,443 97
	1916	134,296 70	802 40	(a)1,314 57
	1915	318,812 19	675 20	.....

KEY—(4) Disability; (5) Liability; (6) Steam Boiler; (7) Fidelity; (8) Title; (9) Credit; (10) Burglary; (11) Plate Glass;

DECEMBER 31, 1919—CASUALTY INSURANCE COMPANIES.

DISBURSEMENTS					Ratio % of losses incurred to premiums earned
Net amount paid policy- holders for losses	Taxes and fees	Expenses of management	All other disbursements	Total disbursements	
\$1,962,300 28	\$131,010 67	\$2,151,256 58		\$4,244,567 53	57.1
1,555,234 82	135,925 32	1,542,808 20	\$102,920 00	3,336,888 34	59.6
1,568,271 74	58,326 66	1,369,540 72	50,008 29	3,046,147 41	52.2
1,208,245 53	48,860 86	1,213,295 15		2,470,401 54	55.0
1,041,195 67	47,453 61	1,089,851 49	7,516 10	2,186,016 87	56.9
6,994,353 69	752,816 68	8,999,542 12	736 93	16,747,449 42	49.6
6,420,819 04	604,955 42	6,422,343 33	533,104 00	13,981,221 80	51.5
5,520,974 80	356,032 49	5,579,390 86	384,905 07	11,841,303 22	50.9
3,794,072 19	309,257 83	4,832,351 93	30,111 31	8,965,793 26	49.5
3,044,209 42	248,470 73	3,928,018 79	8,228 50	7,229,927 44	44.4
370,558 96	100,016 44	1,052,426 31	6,910 00	1,529,911 71	44.0
222,987 05	23,168 29	10,272 14	11,184 35	267,611 83	66.6
132,441 52	1,445 40	18,195 75	794 21	152,876 88	73.0
55,804 10	5,438 15	11,670 32	312 50	73,225 07	90.8
15,940 48	655 48	4,259 04		20,855 00	50.5

ASSETS, LIABILITIES AND SURPLUS					Ratio % of underwriting expenses incurred to premiums earned
Reserve for unpaid claims	Unearned premium reserve	All other liabilities except capital and surplus	Total admitted assets (equals total liabilities)	Capital and surplus	
\$1,974,274 68	\$1,928,189 28	\$366,966 11	\$5,294,430 07	\$1,025,000 00	47.5
1,550,782 00	1,637,737 04	530,574 68	4,894,093 72	1,175,000 00	44.5
834,126 00	1,447,140 28	388,169 61	3,919,435 87	1,250,000 00	47.0
738,497 00	1,208,988 57	260,578 44	3,508,064 01	1,300,000 00	48.1
553,810 00	1,084,822 98	251,572 41	3,190,205 39	1,300,000 00	51.2
7,974,727 84	7,870,310 13	1,436,158 01	25,751,586 38	8,470,390 40	48.3
6,138,923 73	6,032,425 42	1,236,103 36	18,554,713 94	5,147,261 45	43.8
4,149,695 00	6,101,802 79	956,044 73	16,041,264 06	4,833,721 54	45.7
3,058,370 36	4,832,490 80	663,394 79	13,243,058 29	4,688,802 34	50.9
2,178,268 02	3,662,724 12	682,864 42	9,707,019 51	3,183,162 95	52.7
1,009,054 69	823,996 00	65,324 07	2,278,399 52	380,024 76	10.9
510,084 08	556,799 34		1,731,876 23	664,992 81	4.0
284,879 67	303,355 90	5,000 00	1,035,338 19	442,102 62	10.3
266,577 91	110,378 46	2,893 44	713,214 57	333,364 76	50.3
107,289 06	264,614 13	7,466 84	683,097 23	303,727 20	8.6

(12) Sprinkler Leakage; (13) Elevator; (14) Live Stock; (15) Other Casualty; (a) Gross Losses Paid.

COMPARATIVE STATISTICS FOR THE FIVE-YEAR PERIOD ENDING

NAME OF COMPANY Also name and address of Secretary, dates incorporated, commenced business and admitted in Wisconsin.	Year ending Dec. 31	INCOME		
		Net premiums received	Interest and other receipts	Total income
CASUALTY COMPANIES OF FOREIGN COUNTRIES—(U. S. Branch)				
Employers Liability Assurance Corp. Ltd.	1919	\$21,618,538 03	\$800,368 07	\$22,418,906 10
Samuel Appleton, U. S. Manager, 33 Broad St., Boston, Mass. Incorporated 1880; commenced business 1881; admitted 1899.	1918	19,943,165 00	700,716 59	20,643,881 59
	1917	13,633,888 42	431,712 45	14,065,600 87
	1916	9,606,973 87	487,429 51	10,094,403 38
	1915	6,889,055 53	322,685 62	7,211,741 15
General Accident Fire and Life Assurance Corp. Ltd.	1919	6,080,213 64	618,225 25	6,698,438 89
F. Richardson, U. S. Manager, 4th and Walnut Sts., Philadelphia, Pa. Incorporated 1891; commenced business 1899; admitted 1899.	1918	4,437,484 96	743,453 26	5,180,938 22
	1917	3,956,685 62	750,920 17	4,707,605 79
	1916	3,525,845 52	937,345 02	4,463,190 54
	1915	3,063,953 65	1,226,778 91	4,290,732 56
London Guarantee and Accident Co. Ltd.	1919	11,766,454 84	488,424 08	12,254,878 92
F. W. Lawson, U. S. Manager, 134 So. La Salle, St , Chicago, Ill. Incorporated 1869; commenced business 1892; admitted 1893.	1918	10,964,987 48	621,595 80	11,586,583 28
	1917	7,832,561 69	489,748 47	8,322,310 16
	1916	5,440,995 63	259,654 87	5,700,650 50
	1915	4,508,887 41	224,035 50	4,732,922 91

NAME OF COMPANY Also capital stock and kinds of business for which company is licensed indicated by numbers. Key at bottom of page.	Year ending Dec. 31	Net premiums in force	WISCONSIN BUSINESS	
			Gross premiums received less deductions	Gross losses incurred
CASUALTY COMPANIES OF FOREIGN COUNTRIES—(U. S. Branch)				
Employers Liability Assurance Corp. Ltd.	1919	\$14,276,630 38	\$278,043 08	\$88,905 80
Statutory deposit \$200,000. (4) (5) (6) (7) (10) (11)	1918	11,972,040 99	248,519 70	104,535 59
(13) (15)	1917	10,222,594 13	180,618 51	101,320 65
	1916	7,660,448 35	119,783 86	58,797 84
	1915	6,061,624 37	102,480 21	72,896 94
General Accident Fire and Life Assurance Corp. Ltd.	1919	4,185,838 09	281,270 38	(a)119,092 61
Statutory deposit \$400,000. (4) (5) (10) (13) (15)	1918	2,925,445 60	248,398 12	(a)104,533 65
	1917	2,749,009 36	205,193 97	109,798 25
	1916	2,598,922 53	166,532 26	100,385 96
	1915	2,177,617 35	182,645 87	(a) 74,087 84
London Guarantee and Accident Co. Ltd.	1919	6,800,764 23	321,491 58	120,527 37
Statutory deposit \$250,000. (4) (5) (6) (9) (10) (13)	1918	6,055,853 50	295,163 91	118,025 72
(15)	1917	4,937,251 67	240,210 48	195,570 24
	1916	3,754,130 20	144,829 28	69,038 28
	1915	3,294,581 35	202,093 17	68,858 11

KEY—(4) Disability; (5) Liability; (6) Steam Boiler; (7) Fidelity; (8) Title; (9) Credit; (10) Burglary; (11) Plate Glass;

DECEMBER 31, 1919—CASUALTY INSURANCE COMPANIES.

DISBURSEMENTS					Ratio % of losses incurred to premiums earned
Net amount paid policy- holders for losses	Taxes and fees	Expenses of management	All other disbursements	Total disbursements	
\$8,218,338 65	\$1,353,315 35	\$8,416,060 82	\$461,721 88	\$18,449,436 70	56.9
6,625,478 20	506,536 45	6,253,751 78	614,470 93	14,000,237 36	56.7
5,201,014 31	199,031 89	4,740,922 45	1,128,890 70	11,269,859 35	55.3
3,882,198 39	193,919 00	3,588,455 03	50,313 31	7,714,885 73	57.1
3,159,384 93	192,608 87	3,055,987 23	63,083 67	6,471,064 70	53.8
2,451,050 59	173,188 46	2,488,181 49	207 00	5,112,627 54	56.3
2,176,290 44	137,227 27	2,017,552 05	339,461 40	4,670,531 16	57.5
2,186,194 57	80,492 88	1,849,553 14	272,829 29	4,489,049 88	60.5
2,041,691 71	86,975 80	2,064,694 84	37,058 12	4,230,420 47	59.0
1,827,665 47	96,761 95	2,289,617 13	19,443 69	4,233,488 24	69.2
4,464,520 45	621,403 93	4,832,302 99	26,652 81	9,944,880 18	53.8
3,703,947 52	336,160 52	3,560,975 20	183,774 39	7,784,857 63	56.3
2,084,098 70	120,401 60	2,760,704 89	266,574 40	6,001,779 59	54.3
2,093,059 40	117,681 97	2,305,863 57	14,758 76	4,531,363 70	50.6
2,158,303 50	110,641 27	2,033,208 30	19,130 00	4,321,283 07	47.7

ASSETS, LIABILITIES AND SURPLUS					Ratio % of underwriting expenses incurred to premiums earned
Reserve for unpaid claims	Unearned premium reserve	All other liabilities except capital and surplus	Total admitted assets (equals total liabilities)	Capital and surplus	
\$13,088,170 00	\$7,173,787 97	\$2,432,105 93	\$25,295,311 26	\$2,601,247 36	41.6
9,680,374 00	6,007,483 03	2,901,880 56	21,181,851 02	2,592,113 43	41.8
5,503,234 00	5,112,015 22	1,671,069 33	14,776,570 58	2,490,252 03	42.1
3,871,750 00	3,837,410 62	1,399,922 11	11,524,704 68	2,415,621 95	43.5
2,730,683 00	3,025,899 61	1,015,249 62	9,152,148 66	2,380,316 43	42.5
2,050,421 49	2,136,239 81	516,295 72	5,553,446 43	850,489 41	48.0
1,459,435 41	1,490,415 52	346,650 08	3,980,017 02	683,516 01	49.5
1,155,589 69	1,372,155 86	258,116 43	3,392,911 77	607,049 79	49.4
983,349 15	1,320,720 36	237,325 41	3,208,078 38	666,683 46	55.0
1,069,062 35	1,097,569 44	241,161 81	2,908,617 51	500,823 91	46.6
7,508,400 11	3,419,659 44	1,977,213 48	14,156,931 77	1,251,658 74	41.6
5,758,027 76	3,037,827 95	2,161,410 94	12,025,766 32	1,068,499 67	38.7
3,633,388 95	2,479,077 76	1,154,311 19	8,568,169 04	1,055,609 91	42.8
2,577,790 60	1,875,507 11	971,046 84	6,466,094 71	1,041,750 16	45.6
2,029,822 97	1,653,925 49	618,915 83	5,321,362 80	1,018,698 51	47.7

(¹²) Sprinkler Leakage; (¹³) Elevator; (¹⁴) Live Stock; (¹⁵) Other Casualty. (a) Gross Losses paid.

COMPARATIVE STATISTICS FOR THE FIVE-YEAR PERIOD ENDING

NAME OF COMPANY Also name and address of Secretary, dates incorporated, commenced business and admitted in Wisconsin.	Year Ending Dec. 31	INCOME		
		Net premiums received	Interest and other receipts	Total income
STOCK CAS. COS. OF FOREIGN COUNTRIES (U. S. BRANCH)—Con.				
Ocean Accident & Guar. Corp. Ltd. Charles H. Neely, U. S. Manager, 59 John St., New York City. Incorporated 1871; commenced business 1895; admitted 1897.	1919	\$12,272,334 31	\$554,299 29	\$12,826,633 60
	1918	11,567,233 78	380,300 49	11,947,534 27
	1917	8,919,348 42	315,842 83	9,235,191 25
	1916	6,023,389 27	245,574 26	6,268,963 53
	1915	4,523,237 93	223,278 53	4,746,516 46
Zurich Gen. Acci. & Liability Ins. Co. Harlow W. Letton, U. S. Mgr., 175 W. Jackson St., Chicago, Ill. Incorporated 1872; commenced business 1913; admitted 1913.	1919	4,756,678 58	200,391 31	4,957,069 89
	1918	3,568,850 27	137,185 56	3,706,035 83
	1917	2,656,933 13	325,208 06	2,982,141 19
	1916	2,051,689 81	639,414 79	2,691,104 60
	1915	1,734,826 39	314,748 84	2,049,575 23
MUT. CAS. COS OF WISCONSIN.				
American Automobile Mutual Ins. Co. E. H. Kambe, Secy., Menomonee Falls, Wis. Incorporated 1919; commenced business 1919; admitted 1919.	1919	2,223 24	.....	2,223 24
Automobile Liability Co. Ltd. Mut. Val Gottschalk Secy., Security Bldg., Milwaukee, Wis. Incorporated 1915; commenced business 1915; admitted 1915.	1919	114,162 12	24,271 55	138,433 67
	1918	50,347 61	12,914 52	63,262 12
	1917	42,977 99	817 45	43,795 44
	1916	24,193 57	5,406 06	29,599 63
	1915	21,987 40	165 00	22,152 40
Badger Mutual Live Stock Ins. Co., Wm. Schoen, Secy., 380 4th St., Milwaukee, Wis. Incorporated 1897; commenced business 1897; admitted 1897.	1919	12,457 69	1,508 30	13,965 99
	1918	19,116 90	.....	19,116 90
	1917	19,853 39	.....	19,853 39
	1916	22,957 65	.....	22,957 65
	1915	23,842 15	.....	23,842 15

NAME OF COMPANY Also capital stock and kinds of business for which company is licensed indicated by numbers. Key at bottom of page.	Year ending Dec. 31	Net premiums in force	WISCONSIN BUSINESS	
			Gross premiums received less deductions	Gross losses incurred
STOCK CAS. COS. OF FOREIGN COUNTRIES (U. S. BRANCH)—Con.				
Ocean Accident & Guar. Corp. Ltd. Statutory de- posit \$800,000. (4) (5) (6) (7) (9) (10) (11) (13) (15)	1919	\$8,150,789 26	\$148,320 41	\$9,359 32
	1918	7,046,111 27	191,254 38	61,141 01
	1917	6,146,951 33	131,504 13	51,058 59
	1916	4,658,269 22	117,346 54	63,981 72
	1915	3,781,556 47	79,220 11	25,977 13
Zurich General Accident & Liability Ins. Co. Ltd. Statutory deposit \$250,000. (4) (5) (10) (13)	1919	3,065,924 38	524,028 32	430,866 23
	1918	2,381,522 60	396,391 71	274,640 64
	1917	2,123,024 60	175,979 51	178,604 69
	1916	1,678,234 44	48,447 86	54,467 35
	1915	1,510,358 52	37,701 02	33,937 85
MUT. CAS. COS. OF WISCONSIN				
American Automobile Mutual Ins. Co. Mutual (1) (5) (10) (15)	1919	2,223 24	2,223 24	568 00
Automobile Liab. Co. Ltd. Mutual. Mutual. (5)	1919	75,725 15	97,431 23	(a)24,313 08
	1918	20,915 40	32,363 55	(a)18,436 87
	1917	40,197 30	22,576 97	15,206 93
	1916	21,939 01	26,990 66	(a)6,801 84
	1915	21,987 40	22,891 00	(a)1,063 90
Badger Mutual Live Stock Ins. Co. Mutual. (14)	1919	29,062 40	19,013 82	11,765 64
	1918	36,421 49	21,221 07	14,378 54
	1917	42,103 91	22,548 98	15,692 35
	1916	47,602 62	25,142 14	18,562 59
	1915	20,659 39	23,157 03	7,322 50

KEY—(4) Disability; (5) Liability; (6) Steam Boiler; (7) Fidelity; (8) Title; (9) Credit; (10) Burglary; (11) Plate Glass; on surplus note in 1919.

DECEMBER 31, 1919—CASUALTY INSURANCE COMPANIES.

DISBURSEMENTS					Ratio % of underwriting expenses in- curred to premiums earned
Net amount paid policy- holders for losses	Taxes and fees	Expenses of management	All other disbursements	Total disbursements	
\$4,354,307 66	\$455,892 75	\$5,210,515 73	\$6,908 43	\$10,027,624 57	56.7
4,035,965 76	311,210 91	3,788,968 83	463,323 79	8,599,469 20	55.1
3,303,064 87	139,530 55	3,021,192 23	341,219 98	6,805,007 63	50.2
2,269,521 46	119,554 51	2,787,344 15	125 00	5,176,545 12	44.7
1,940,214 21	126,355 43	2,135,624 77	2,468 75	4,204,663 16	50.2
1,757,791 97	163,498 05	1,580,435 15	890 82	3,502,615 99	58.7
1,339,643 52	74,767 59	1,223,620 44	4,927 00	2,642,958 55	58.3
1,112,698 94	43,476 00	1,036,519 61	35,137 51	2,227,831 06	60.2
939,364 23	43,312 01	1,163,261 54		2,145,937 78	50.1
630,034 28	39,341 35	1,003,143 28		1,672,518 91	60.0
	28 94	787 69	60 14	876 77	50.0
44,758 39	1,668 88	47,542 97		93,970 24	48.1
24,611 79	1,318 32	28,704 41	8,702 41	63,336 93	36.8
24,548 26	779 78	14,715 28		40,043 32	63.0
6,801 84	61 08	10,540 70		17,403 62	66.6
1,063 90	6 70	4,445 79		5,516 39	69.7
11,765 64		5,054 00		16,819 64	63.5
14,378 54		5,583 60		19,962 14	
15,692 35		8,197 49		23,889 84	63.0
18,562 59	577 24	6,816 73		25,956 56	79.0
7,322 50	175 70	14,245 24		21,743 44	28.4

ASSETS, LIABILITIES AND SURPLUS					Ratio % of underwriting expenses in- curred to premiums earned
Reserve for unpaid claims	Unearned premium reserve	All other liabilities ex- cept capital and surplus	Total ad- mitted assets (equals total liabilities)	Capital and surplus	
\$7,284,844 19	\$4,152,944 47	\$2,497,215 67	\$15,305,076 62	\$1,360,072 29	40.8
5,010,713 48	3,872,023 05	2,654,045 42	12,590,021 57	1,353,239 62	38.3
2,902,681 65	3,103,162 93	2,014,416 11	9,363,868 43	1,343,607 74	40.2
2,118,085 99	2,363,021 25	1,470,719 04	7,276,949 08	1,325,122 80	44.5
1,915,961 93	1,885,278 58	990,639 95	6,101,601 57	1,309,721 11	47.2
2,556,105 16	1,564,232 45	827,876 21	6,135,707 08	1,187,493 26	42.9
1,725,548 73	1,204,368 17	694,537 93	4,726,894 93	1,102,439 80	39.7
1,085,087 00	1,033,090 04	652,212 69	3,653,955 75	883,566 02	43.5
730,922 66	841,043 14	580,664 56	2,973,195 97	820,565 61	47.6
692,298 30	759,295 67	288,177 00	2,464,487 75	724,716 78	46.0
568 00	1,111 62		1,679 62	—333 15	80.0
12,093 58	37,954 32	17,804 61	73,042 10	5,189 59	59.0
5,238 00	10,457 70	7,199 27	23,899 25	1,004 28	56.7
6,039 20	20,098 65	151 80	32,427 93	6,138 28	39.0
5,765 62	16,331 39		28,177 41	6,080 40	52.9
	10,993 70	647 82	16,696 61	5,055 09	45.0
	12,977 32	92 00	14,701 88	1,632 56	28.0
	6,986 78		12,948 96	(b)—1,490 24	
	6,871 02		18,329 74	11,458 72	33.0
	11,847 90		21,930 00	10,082 10	31.0
	10,329 70		11,511 22	1,181 52	55.9

(12) Sprinkler Leakage; (13) Elevator; (14) Live Stock; (15) Other Casualty. (a) Gross Losses paid. (b) \$1,500.00 borrowed

COMPARATIVE STATISTICS FOR THE FIVE-YEAR PERIOD ENDING

NAME OF COMPANY Also name and address of Secretary, dates incorporated, commenced business and admitted in Wisconsin.	Year ending Dec. 31	INCOME		
		Net premiums received	Interest and other receipts	Total income
MUT. CAS. COS. OF WIS.—Cont.				
Badger State Ltd. Mut. Automobile Ins. Co.	1919	\$18,643 28	\$256 45	\$18,909 73
P. P. Dandoneau, Secy., Rhinelander, Wis. Incorporated 1916; commenced business 1917; admitted 1917.	1918	7,804 54	6,445 00	15,202 95
	1917	5,327 46	572 00	5,899 46
Bankers Ltd. Mut. Casualty Co.	1919	20,909 78	86,488 98	107,398 76
Geo. D. Bartlett, Secy., 408 Pabst Bldg., Milwaukee, Wis. Incorporated 1913; commenced business 1913; admitted 1913.	1918	12,668 45	3,997 90	16,669 35
	1917	11,466 38	2,199 74	13,366 12
	1916	6,497 75	1,654 55	8,152 30
	1915	7,451 75	1,029 94	8,481 69
Builders Ltd. Mut. Liability Co.	1919	101,214 91	34,541 97	135,756 88
H. L. Geisler, Secy., Gay Bldg., Madison, Wis. Incorporated 1915; commenced business 1915; admitted 1915.	1918	35,243 44	567 64	62,310 20
	1917	33,715 38	285 97	34,001 35
	1916	19,099 09	216 37	19,317 46
	1915	10,895 55	98 13	10,993 68
Bldg. Contractors Mut. Liab. Ins. Co.	1919	47,495 23	.....	47,495 23
Wm. C. Kroening, Secy., 456 Broadway, Milwaukee, Wis. Incorporated 1913; commenced business 1913; admitted 1913.	1918	16,361 51	.....	16,361 51
	1917	16,100 97	.....	16,100 97
	1916	12,131 50	240 00	12,371 50
	1915	14,856 09	240 90	15,096 99

NAME OF COMPANY Also kinds of business for which company is licensed indicated by numbers. Key at bottom of page.	Year ending Dec. 31	Net premiums in force	WISCONSIN BUSINESS	
			Gross premiums received less deductions	Gross losses incurred
MUT. CAS. COS. OF WIS.—Cont.				
Badger State Ltd. Mutual Automobile Ins. Co. Mutual. ⁽⁶⁾	1919	\$18,643 28	\$18,643 28	\$1,856 90
	1918	7,804 54	7,804 54	533 53
	1917	5,327 46	5,327 46	1,282 82
Bankers Ltd. Mut. Casualty Co. Mutual. ⁽⁷⁾ ⁽¹⁰⁾	1919	42,659 04	17,476 27	(a) 76 00
	1918	28,605 54	20,361 28	(a) 7,167 86
	1917	27,921 06	17,510 92	4,000 00
	1916	19,580 67	11,298 37	.....
	1915	11,797 47	10,951 59	157 18
Builders Ltd. Mut. Liability Co. Mutual. ⁽⁹⁾	1919	101,214 91	74,094 31	(a) 22,222 29
	1918	33,855 96	36,637 41	(a) 17,585 25
	1917	52,572 17	33,715 38	17,470 39
	1916	19,099 09	19,099 09	3,200 00
	1915	10,895 55	11,547 25	4,211 92
Building Contractors Ltd. Mut. Liability Ins. Co. Mutual. ⁽⁹⁾ ⁽¹¹⁾	1919	47,495 23	50,838 36	15,651 68
	1918	16,361 51	16,361 51	5,430 22
	1917	16,100 97	16,100 97	5,012 97
	1916	12,131 50	12,131 50	4,146 58
	1915	14,856 09	16,006 62	4,023 14

KEY—⁽⁴⁾ Disability; ⁽⁵⁾ Liability; ⁽⁶⁾ Steam Boiler; ⁽⁷⁾ Fidelity; ⁽⁸⁾ Title; ⁽⁹⁾ Credit; ⁽¹⁰⁾ Burglary; ⁽¹¹⁾ Plate Glass; vanced by directors in 1918.

DECEMBER 31, 1919—CASUALTY INSURANCE COMPANIES.

DISBURSEMENTS					Ratio % of losses incurred to premiums earned
Net amount paid policy- holders for losses	Taxes and fees	Expenses of management	All other disbursements	Total disbursements	
\$1,891 90	\$25 14	\$10,581 59	\$238 49	\$12,737 12	33.0
668 73	69 24	5,906 76	200 00	6,844 73	08.0
1,150 00		3,796 05		4,946 05	61.0
2,112 61	266 83	22,283 42	20 00	24,682 86	12.5
8,921 12	353 51	3,550 97	5,957 97	18,783 57	36.0
	107 15	2,862 46	4,898 90	7,868 51	57.6
	83 10	2,788 06	5,926 39	8,797 55	
157 18	122 09	2,432 87	3,815 27	6,527 41	
22,222 29	210 05	15,095 73		37,528 07	54.0
17,585 25	107 69	5,714 39	10 96	23,418 57	43.6
12,415 90	6 34	4,524 07	539 29	17,485 60	52.2
11,212 74		4,491 86		15,704 60	68.0
2,978 66		1,332 80		4,311 46	
7,051 68		14,777 44		21,829 12	45.0
4,830 22		6,622 43	660 00	12,112 65	27.0
4,512 97		7,392 62		11,905 59	32.0
3,646 58		6,296 91		9,943 49	23.5
3,523 14		5,792 45		9,315 59	28.7

ASSETS, LIABILITIES AND SURPLUS					Ratio % of underwriting expenses incurred to premiums earned
Reserve for unpaid claims	Unearned premium reserve	All other liabilities except surplus	Total admitted assets (equals total liabilities)	Surplus	
\$4,180 68	\$9,321 64		\$14,393 54	\$891 22	90.0
1,882 63	3,902 27	\$205 50	8,279 46	2,289 06	58.5
470 20	2,663 73	203 38	513 58	(b)—2,823 73	150.0
	24,891 36		118,731 64	93,840 28	58.8
	20,002 94		36,015 74	16,012 80	29.0
4,000 00	20,971 85	343 75	38,512 91	13,197 31	41.2
	13,433 10		32,715 30	19,282 20	
	8,222 96		33,400 55	25,177 59	
30,736 74	22,280 34	3,534 12	129,242 82	72,691 62	14.0
5,628 85	10,909 45		34,528 18	17,989 88	16.4
7,790 00	11,043 31		25,005 44	6,172 13	18.5
3,200 00	4,668 27		10,248 56	2,380 29	13.7
1,233 26	4,948 59		6,918 45	736 60	
8,600 00	23,747 61	10,000 00	55,649 96	13,302 35	35.0
1,325 00	8,180 75		31,190 25	21,684 50	44.0
1,700 00	8,050 48		27,075 73	17,325 25	52.0
2,200 00	6,065 75		19,491 02	11,225 27	45.0
2,700 00	7,315 51		19,341 24	9,325 73	40.0

(¹²) Sprinkler Leakage; (¹³) Elevator; (¹⁴) Live Stock; (¹⁵) Other Casualty. (a) Gross Losses paid; (b) \$3,000.00 ad-

COMPARATIVE STATISTICS FOR THE FIVE-YEAR PERIOD

NAME OF COMPANY	Year ending Dec 31	INCOME		
		Net premiums received	Interest and other receipts	Total income
Also name and address of Secy., dates incorporated commenced business and admitted in Wisconsin.				
MUTUAL CASUALTY COMPANIES OF WIS- CONSIN—Continued.				
Employers Mut. Liability Ins. Co. of Wis.	1919	\$1,231,925 46	\$35,585 34	\$1,267,510 80
H. J. Hagge, Secy., 215 Jackson St., Wausau, Wis.	1918	918,512 68	15,926 69	934,439 37
Incorporated 1911; commenced business 1911; ad- mitted 1911.	1917	556,132 04	10,626 90	566,758 94
	1916	318,311 66	11,712 21	330,023 87
	1915	279,808 80	6,503 04	286,311 84
General Insurance Co. H. L. Geisler, Secy., Gay Bldg., Madison, Wis. Incorporated 1918; com- menced business 1918; admitted 1918.	1919	140 62	.....	140 62
Master Plumbers Ltd. Mut. Liability Co. of Wis.	1919	17,021 26	743 68	17,764 94
Chas. Pelunek, Secy., 456 Broadway, Milwaukee, Wis. Incorporated 1911; commenced business 1912; admitted 1912.	1918	15,518 29	662 02	16,180 31
	1917	20,480 45	325 48	20,805 93
	1916	13,692 03	381 11	14,073 14
	1915	14,213 95	412 23	14,626 18
Milwaukee Automobile Ins. Co. Ltd. Mut.	1919	49,043 06	656 74	49,699 80
Wm. P. Doucette, Secy., 1403 Majestic Bldg., Mil- waukee, Wis. Incorporated 1916; commenced business 1917; admitted 1917.	1918	22,512 26	42 45	32,182 96
	1917	11,585 69	.....	11,585 69
Threshermen's Nat. Ins. Co. Ltd. Mut. L. A. Clark, Secy., Cantwell Bldg., Madison, Wis. Incorpor- ated 1918; commenced business 1918; adm. 1918.	1919	22,339 14	263 85	22,603 09
	1918	8,810 86	5,000 00	13,810 86
United Automobile Mutual Ins. Co. W. N. Wright, Secy., 64 Loan & Trust Bldg., Milwaukee, Wis. Incorporated 1917; commenced business 1918; admitted 1918.	1919	10,908 35	3,877 97	14,786 32
	1918	4,694 83	3,140 00	7,834 83
Wisconsin Automobile Mut. Indemnity Co. (b) G.W. Wilkinson, Secy., Monroe, Wis. Incorporated 1919; commenced business 1919; admitted 1919.	1919	16,595 77	3,602 73	20,198 50

NAME OF COMPANY	Year ending Dec. 31	Net premiums in force	WISCONSIN BUSINESS	
			Gross premiums received less deductions	Gross losses incurred
Also kinds of business for which company is licensed indicated by numbers. Key at bottom of page.				
MUTUAL CASUALTY COMPANIES OF WIS- CONSIN—Continued.				
Employers Mut. Liability Ins. Co. of Wis.	1919	\$685,182 58	\$1,198,171 07	\$588,458 00
Mutual (4) (15)	1918	530,342 88	916,508 12	394,883 03
	1917	327,512 05	556,132 04	307,882 60
	1916	211,671 66	331,152 99	222,597 28
	1915	196,319 76	284,692 70	202,819 30
General Insurance Co., Mutual (11)	1919	140 62	141 88	.....
Master Plumbers Ltd. Mut. Liability Co. of Wis. Mutual (6)	1919	.....	17,021 26	(a)4,636 85
	1918	.....	15,518 29	(a)3,619 53
	1917	20,480 45	20,480 45	15,274 80
	1916	.....	13,692 03	6,999 93
	1915	14,213 95	14,213 95	5,076 46
Milwaukee Automobile Ins. Co. Ltd. Mut. Mutual (15)	1919	48,370 84	49,043 06	6,272 77
	1918	22,401 49	22,512 26	7,883 16
	1917	11,585 69	11,585 69	1,933 31
Threshermen's Nat. Ins. Co. Ltd. Mutual Mutual (6)	1919	19,045 25	22,339 14	3,040 77
	1918	8,810 86	8,941 86	1,392 41
United Automobile Mutual Ins. Co. Mutual (1) (5) (10) (15)	1919	10,908 35	10,908 35	1,831 13
	1918	4,694 83	4,694 83	(a)1,005 75
Wisconsin Automobile Mutual Indemnity Co. Mutual (6) (15)	1919	16,595 77	19,198 50	4,375 68

KEY—(4) Disability; (5) Liability; (6) Steam Boiler; (7) Fidelity; (8) Title; (9) Credit; (10) Burglary; (11) Plate Glass;
"The Mutual Indemnity Association" 1920.

ENDING DECEMBER 31, 1919—CASUALTY INSURANCE COMPANIES.

Net amount paid policy- holders for losses	DISBURSEMENTS				Ratio % of losses incurred to premiums earned
	Taxes and fees	Expenses of management	All other disbursements	Total disbursements	
\$486,114 66	\$10,786 07	\$393,306 64	\$1,604 60	\$891,811 97	53.6
383,291 59	5,696 92	98,103 57	40,882 11	527,974 19	50.0
285,187 60	1,097 42	75,350 28	41,529 30	402,567 18	61.5
217,283 75	61 14	90,699 31	2 10	308,046 30	69.8
181,688 87	494 58	87,194 20	126 20	269,503 85	71.6
4,636 85	88 07	13,397 60		18,122 52	27.0
3,639 53	70 82	2,587 53	8,808 24	15,106 12	19.0
4,588 60	5 98	2,909 67	7,343 19	14,847 44	61.0
4,372 09	18 49	10,672 79		15,063 37	48.3
4,697 26		8,079 60		12,776 86	5.2
6,272 77		12,342 13	3,294 57	21,909 47	32.0
2,959 66	250 23	7,859 46		21,113 61	46.0
1,765 81	10 44	181 19		1,957 44	57.0
3,040 77		238 09	5,427 44	8,706 30	32.0
1,232 52	35 00	932 36	5,000 00	7,199 88	30.0
481 13	192 99	9,490 85	364 35	11,529 32	7.0
1,005 75		4,255 05		5,260 80	19.9
3,556 03	115 41	2,064 22		5,735 66	148.0

Reserve for unpaid claims	ASSETS, LIABILITIES AND SURPLUS				Ratio % of underwriting expenses incurred to premiums earned
	Unearned premium reserve	All other liabilities except surplus	Total admitted assets (equals total liabilities)	Surplus	
\$241,328 00	\$342,591 29	\$87,547 44	\$1,150,479 52	\$479,012 79	14.9
107,350 69	265,171 43	58,381 48	778,080 67	347,177 07	13.2
92,919 00	163,830 37	9,617 97	383,240 93	116,873 59	15.1
70,224 00	105,835 83	2,579 05	216,463 04	37,824 16	21.6
76,643 55	98,194 88	1,264 62	195,717 47	25,614 42	19.9
	70 31			70 31	
13,686 14			21,313 76	7,627 62	18.0
13,674 78			21,524 61	7,849 83	17.0
13,659 20			19,663 90	6,004 70	14.0
5,627 84			14,572 93	8,945 09	14.3
3,379 20		3 20	15,393 62	12,011 22	14.5
10,545 00	24,185 42	2,062 97	48,297 08	11,503 71	52.0
5,091 00	11,200 74	1,554 61	20,873 95	3,027 60	39.0
167 50	5,792 85	2,856 06	9,482 63	666 22	51.7
2,728 06	9,522 63	109 62	20,507 77	8,146 56	32.0
159 89	4,405 43		6,610 98	2,045 66	21.0
	5,454 17		5,831 03	376 86	75.0
400 00	2,347 41	50 00	2,574 03	—223 38	
819 65	13,640 34	6 55	14,709 11	242 57	10.0

(¹²) Sprinkler Leakage; (¹³) Elevator; (¹⁴) Live Stock; (¹⁵) Other Casualty. (a) Gross Losses paid; (b) Changed name to

COMPARATIVE STATISTICS FOR THE FIVE-YEAR PERIOD ENDING

NAME OF COMPANY Also name and address of Secretary, dates incorporated, commenced business and admitted in Wisconsin.	Year ending Dec. 31	INCOME		
		Net premiums received	Interest and other receipts	Total income
MUT. CAS. COS. OF WIS.—Cont.				
Wisconsin Brotherhood of Threshermen Ins. Co.	1919	\$13,697 48		\$13,697 48
Julius Boettge, Secy., 586 South Main St., Fond du Lac, Wis. Incorporated 1915; commenced business 1915; admitted 1915.	1918	14,348 27		14,348 27
	1917	10,145 87	\$1,740 38	11,886 25
	1916	6,747 13	1 25	6,748 38
	1915	744 10		744 10
Wis. Hardware Ltd. Mut. Liab. Co.	1919	134,373 08	2,673 33	137,046 41
P. J. Jacobs, Secy., 212 Strong's Ave., Stevens Point, Wis. Incorporated 1913; commenced business 1914; admitted 1914.	1918	82,543 16	1,142 82	83,685 98
	1917	47,767 34	3,152 66	50,920 00
	1916	28,940 94	1,136 00	30,076 94
	1915	21,695 38	6,344 13	28,039 51
Wis. Mutual Plate Glass Ins. Co.	1919	31,398 23	508 91	31,907 14
P. A. Hemmy, Secy., Juneau, Wis. Incorporated 1905; commenced business 1905; admitted 1905.	1918	20,214 67	139 01	20,354 58
	1917	13,742 14	115 67	13,857 81
	1916	13,096 77	107 37	13,204 14
	1915	12,303 38	77 33	12,380 71
Wisconsin Mut. Liability Co. (a)	1919	316,875 62	5,353 26	322,228 88
Roland B. Roehr, Secy., 373 Broadway, Milwaukee, Wis. Incorporated 1913; commenced business 1913; admitted 1913.	1918	242,698 43	2,412 82	322,953 57
	1917	123,873 64	14,407 04	138,280 68
	1916	113,512 52	3,430 28	116,942 80
	1915	74,812 78	1,270 14	76,082 92
MUT. CAS. COS. OF OTHER STATES				
American Mut. Liability Ins. Co.	1919	7,543,390 33	361,145 36	7,904,535 69
Donald B. Ward, Secy., 245 State St., Boston, Mass. Incorporated 1887; commenced business 1887; admitted 1913.	1918	6,215,698 44	187,635 88	6,403,334 32
	1917	3,696,448 75	110,116 29	3,806,565 04
	1916	1,660,296 53	83,824 70	1,744,121 23
	1915	837,770 01	82,884 03	920,654 04

NAME OF COMPANY Also kinds of business for which company is licensed indicated by numbers. Key at bottom of page.	Year ending Dec. 31	WISCONSIN BUSINESS		
		Net premiums in force	Gross premiums received less deductions	Gross losses incurred
MUT. CAS. COS. OF WIS.—Cont.				
Wisconsin Brotherhood of Threshermen Ins. Co. Mutual. (5)	1919	\$13,697 48	\$13,697 48	\$3,474 22
	1918	14,348 27	14,348 27	6,393 70
	1917	10,145 87	10,145 87	3,246 20
	1916	7,020 86	7,020 86	916 37
	1915		4,762 50	902 81
Wisconsin Hardware Ltd. Mut. Liability Ins. Co. Mutual. (5) (11) (15)	1919	118,935 73	62,116 65	(b)15,779 28
	1918	85,853 88	48,161 45	(b)12,003 88
	1917	46,664 82	30,276 22	(b)19,222 50
	1916	27,598 11	22,879 96	10,318 13
	1915	21,925 26	21,080 91	6,395 41
Wisconsin Mut. Plate Glass Ins. Co. Mutual. (11)	1919	26,383 72	30,680 75	9,152 65
	1918	17,839 99	19,215 56	7,696 43
	1917	10,569 07	10,366 03	5,408 36
	1916	9,210 10	8,834 13	5,336 15
	1915		8,679 93	2,914 04
Wisconsin Mut. Liability Co. (a) Mutual. (5)	1919	112,896 11	316,875 62	166,759 61
	1918	80,874 92	242,698 43	147,731 01
	1917	53,347 20	123,873 64	114,528 99
	1916	72,371 07	129,821 75	91,627 02
	1915	58,840 87	80,475 51	52,994 66
MUT. CAS. COS. OF OTHER STATES				
American Mut. Liability Ins. Co. Mutual (5) (13) (16)	1919	5,495,157 19	61,719 79	(b)14,436 34
	1918	4,673,505 67	42,069 96	(b)8,920 77
	1917	2,970,207 55	12,304 96	
	1916	1,398,005 41	5,381 70	(b)2,117 39
	1915	841,637 68	2,939 96	(b)896 28

KEY—(4) Disability; (5) Liability; (6) Steam Boiler; (7) Fidelity; (8) Title; (9) Credit; (10) Burglary; (11) Plate Glass; (12) Pensionation Mut. Liability Ins. Co.; (b) Gross Losses paid; (c) Unearned premium reserve calculated accurately on pro

DECEMBER 31, 1919—CASUALTY INSURANCE COMPANIES.

Net amount paid policy- holders for losses	DISBURSEMENTS				Ratio % of losses incurred to premiums earned
	Taxes and fees	Expenses of management	All other disbursements	Total disbursements	
\$4,136 00	\$284 77	\$6,056 77		\$10,477 54	60.3
5,731 92	138 15	3,896 17		9,766 24	25.7
1,567 35	1 42	2,040 29		3,609 06	48.0
916 37	67 50	3,426 44		4,410 31	49.0
		642 75		642 75	
24,389 00	1,472 19	50,027 34	\$116 11	76,004 64	65.9
16,158 58	913 96	15,105 02	13,943 50	46,121 06	29.5
23,311 03	238 56	13,209 84	9,934 54	46,693 97	54.1
10,643 44	227 22	19,282 35	56 64	30,209 65	43.1
4,796 16	43 84	9,286 13		14,126 13	31.9
9,075 96	265 51	14,861 60		24,203 07	33.0
7,696 43		9,780 01	25 00	17,501 44	46.0
5,408 36	50 42	8,503 24		13,962 02	41.4
5,336 14	77 11	8,627 99		14,041 24	36.4
2,914 04	6 16	7,451 03		10,371 23	23.7
147,792 04	2,878 76	81,254 30		231,925 10	53.8
138,073 47	2,492 01	39,152 62	13,280 00	192,998 10	64.6
103,082 60	427 10	21,986 26		125,495 96	85.5
79,674 45	1 59	21,395 21	50 00	101,121 25	86.0
50,425 68	409 53	17,509 04		68,344 25	80.0
2,246,450 34	144,451 69	3,258,034 57	788 75	5,649,725 35	54.2
1,604,445 13	87,313 62	751,567 37	1,280,060 77	3,723,386 89	58.9
1,119,162 40	17,138 36	429,247 35	591,655 30	2,157,203 41	55.0
696,872 92	20,826 03	591,377 46	400 00	1,309,476 41	56.2
427,838 32	12,268 73	418,328 17	375 00	858,810 22	58.0

Reserve for unpaid claims	ASSETS, LIABILITIES AND SURPLUS				Ratio % of underwriting expenses incurred to premiums earned
	Unearned premium reserve	All other liabilities except surplus	Total admitted assets (equals total liabilities)	Surplus	
\$661 78	\$6,848 74	\$886 79	\$18,139 20	\$10,403 67	67.2
3,246 20	7,174 13		13,180 13	5,344 22	31.7
675 00	5,072 93	148 13	8,682 86	215 60	24.0
	3,500 00	143 00	4,318 00		107.5
			101 35	101 35	86.4
60,196 66	59,467 86	1,004 37	129,440 83	8,771 94	22.5
6,960 96	42,926 94	821 47	67,952 98	17,243 61	25.7
4,878 59	25,332 41	573 48	30,360 12	1,575 64	35.4
9,075 80	13,799 05	398 80	26,341 28	3,067 63	29.2
1,910 00	10,962 63	6,309 89	26,351 10	7,168 58	24.4
	13,191 86	2,457 67	18,166 99	2,517 46	50.0
	8,919 99	1,135 34	9,754 04	(d)—301 29	61.0
	5,284 53	675 48	7,254 85	1,294 84	64.9
	4,605 05	646 68	7,116 43	1,864 70	58.7
6,151 69		752 44	9,308 77	2,404 64	60.4
71,936 50	56,448 55	5,058 95	214,197 59	80,753 59	18.0
52,968 93	40,437 46	2,003 71	126,556 10	31,146 00	18.0
37,311 39	26,673 60	64,016 22	77,668 41	13,652 19	16.0
25,865 00	36,185 14	567 83	65,693 89	3,075 92	18.0
13,912 43	29,420 44	694 47	50,344 00	6,316 66	24.0
4,116,947 00	2,747,578 59	645,137 89	8,653,769 11	1,144,105 63	20.2
2,863 980 22	2,336,752 83	523,795 12	6,564,837 28	840,309 11	16.5
1,306,000 00	(c) 1,485,103 78	300,565 33	3,747,579 90	655,910 79	15.0
663,947 00	699,002 71	144,803 45	2,313,802 31	806,049 15	21.8
583,852 00	420,818 83	78,585 24	1,880,364 51	797,108 44	13.4

(12) Sprinkler Leakage; (13) Elevator; (14) Live Stock; (15) Other Casualty. (a) Changed name from Workmen's Com-
 ratia basis \$1,192,203.63; (d) \$350.00 borrowed on surplus note in 1919.

COMPARATIVE STATISTICS FOR THE FIVE-YEAR PERIOD ENDING

NAME OF COMPANY Also name and address of Secretary, dates incorporated, commenced business and admitted in Wisconsin.	Year ending Dec. 31	INCOME		
		Net premiums received	Interest and other receipts	Total income
MUTUAL CASUALTY COMPANIES OF OTHER STATES—Concluded				
Autoist Mutual Ins. Co.	1919	\$153,505 91	\$97,277 83	\$250,783 74
W. C. Stone, Secy., No. 1387—208 S. La Salle St., Chicago, Ill. Incorporated 1915; commenced business 1916; admitted 1916.	1918	79,347 10	61,206 38	140,553 48
	1917	39,326 59	16,039 86	55,422 21
	1916	17,942 74	40,670 53	58,613 27
Integrity Mutual Casualty Co.	1919	1,258,718 49	177,720 14	1,436,438 63
W. H. Adderly, Secy., 220 South State St., Chicago, Ill. Incorporated 1911; commenced business 1912; admitted 1913.	1918	834,429 55	50,231 84	884,661 39
	1917	431,094 16	17,000 89	448,095 05
	1916	242,207 80	17,163 81	259,371 61
	1915	128,703 07	12,199 41	140,902 48
Liberty Mutual Ins. Co.	1919	5,156,338 14	192,965 53	5,349,303 67
Chas. E. Woodward, Secy., 185 Devonshire St., Boston, Mass. Incorporated 1912; commenced business 1912; admitted 1919.	1918	3,653,036 44	112,969 81	3,766,006 25
	1917	2,434,027 37	75,717 44	2,509,744 81
Lumbermen's Mutual Casualty Co.	1919	777,136 57	13,646 99	790,783 56
Edwin E. Hooper, Secy., 11 So. La Salle St., Chicago, Ill. Incorporated 1912; commenced business 1912; admitted 1913.	1918	446,386 51	9,225 61	455,612 12
	1917	319,311 65	4,398 77	323,717 22
	1916	226,161 14	3,646 30	229,807 94
	1915	168,357 98	2,699 87	171,057 85
Western Automobile Indemnity Assn.	1919	435,172 05	10,585 33	445,757 38
Oscar Rice, Secy., Fort Scott, Kans. Incorporated 1911; commenced business 1911; admitted 1916.	1918	287,064 78	5,346 20	292,410 98
	1917	230,979 67	1,966 07	232,945 74
	1916	160,848 46	737 76	161,586 22

NAME OF COMPANY Also capital stock and kinds of business for which company is licensed by numbers. Key at bottom of page.	Year ending Dec. 31	Net premiums in force	WISCONSIN BUSINESS	
			Gross premiums received less deductions	Gross losses incurred
MUTUAL CASUALTY COMPANIES OF OTHER STATES—Concluded.				
Autoist Mutual Ins. Co.	1919	\$105,077 67	\$6,578 95	\$1,354 09
Mutual. (°)	1918	20,938 07	1,051 00	(a)87 67
	1917	7,530 15	551 61	.....
	1916	2,607 65	168 12	25 00
Integrity Mutual Casualty Co.	1919	672,902 76	37,964 10	6,106 12
Mutual. (°) (°)	1918	403,573 28	11,874 00	3,722 99
	1917	272,579 07	9,763 30	3,320 48
	1916	125,370 31	8,570 46	4,460 00
	1915	67,599 14	5,935 07	883 13
Liberty Mutual Ins. Co.	1919	3,232,500 04	189 84	5 00
Mutual. (°)	1918	1,879,110 92	.....	.....
	1917	1,726,352 87	.....	.....
Lumbermen's Mutual Casualty Co.	1919	428,814 70	90,099 95	(a)33,841 67
Mutual. (°)	1918	231,096 32	69,634 21	21,431 63
	1917	174,930 72	24,779 05	21,954 00
	1916	118,628 14	18,198 68	14,046 06
	1915	120,548 25	24,767 07	19,049 05
Western Automobile Indemnity Assn.	1919	255,764 51	28,899 32	(a)4,707 48
Mutual. (°)	1918	109,407 60	12,687 71	1,431 00
	1917	58,409 84	3,847 90	.....
	1916	35,820 53	12 00	.....

KEY—(°) Disability; (°) Liability; (°) Steam Boiler; (°) Fidelity; (°) Title; (°) Credit; (°) Burglary; (°) Plate Glass: Western Automobile Insurance Co. 1920.

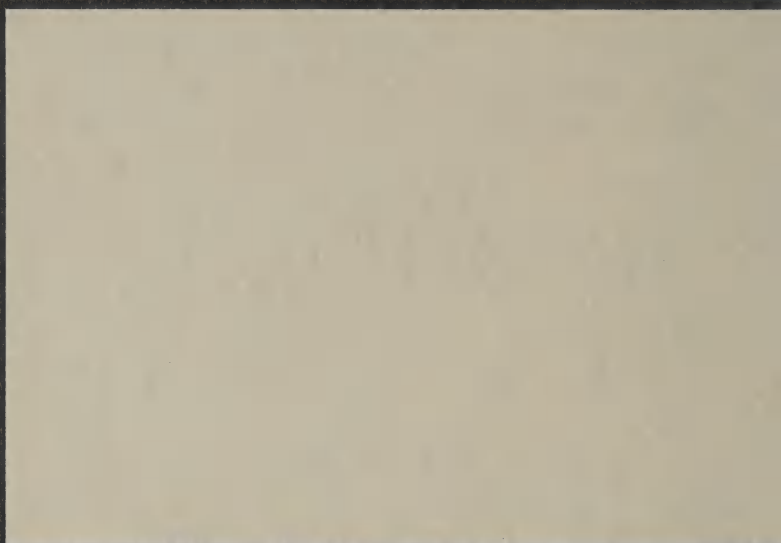
ERRATA

Lumbermen's Mutual Casualty Company

Surplus to read \$127,418.26 instead of \$204,491.17.

Total unpaid claims \$306,553.44 instead of \$229,480.53.

Special reserve for unpaid liability and workmen's compensation losses
\$301,506.44 instead of \$224,433.53



DECEMBER 31, 1919—CASUALTY INSURANCE COMPANIES

DISBURSEMENTS					Ratio % of losses incurred to premiums earned
Net amount paid policy- holders for losses	Taxes and fees	Expenses of management	All other disbursements	Total disbursements	
\$35,349 74	\$2,050 28	\$86,558 70		\$123,958 72	56.3
11,957 23	1,064 54	35,640 42	\$12,971 40	62,633 59	32.7
9,302 40	280 74	30,005 90		39,589 04	25.2
4,603 63	351 53	20,648 69		25,603 83	50.2
411,709 42	23,412 50	689,421 96	2,801 05	1,127,344 93	44.7
238,417 01	13,129 46	219,714 36	132,113 28	603,374 11	36.4
134,078 56	3,144 92	108,172 13	5,300 91	250,696 52	62.5
69,604 79	2,251 44	121,696 18	2,276 45	195,828 86	56.4
31,372 09	1,148 33	68,873 12		101,393 54	38.0
1,399,261 74	80,057 21	4,513,195 22	512 31	5,993,026 48	48.7
875,646 08	46,394 56	521,813 38	703,672 43	2,147,526 45	57.7
655,818 71	7,653 85	278,233 19	609,635 18	1,551,340 93	46.1
208,660 91	13,140 70	285,595 65		507,397 26	49.4
124,979 12	3,414 88	124,823 64	39,984 56	296,613 83	46.0
115,749 40	1,963 34	98,960 74	10,904 99	227,578 47	44.3
112,294 02	1,527 55	88,412 53		202,234 10	58.4
63,961 78	1,549 92	86,992 38		152,504 08	44.6
99,947 10	7,897 88	223,594 18	474 00	331,913 16	29.0
60,549 46	2,064 06	145,366 57	1,453 05	211,196 40	27.9
58,303 83	1,089 01	119,176 79	2,306 00	180,875 63	28.0
43,279 81	2,668 27	121,540 47	382 68	124,790 29	31.0

ASSETS, LIABILITIES AND SURPLUS					Ratio % of underwriting expenses incurred to premiums earned
Reserve for unpaid claims	Unearned premium reserve	All other liabilities except surplus	Total admitted assets (equals total liabilities)	Surplus	
\$21,624 39	\$52,538 83	\$1,353 34	\$108,092 38	\$32,575 82	66.0
52,714 38	10,469 03	1,340 09	64,523 50	1,139 60	60.2
5,565 79	5,839 65	305 02	49,708 58	37,998 12	79.9
3,669 48	1,480 83	2,842 76	33,902 38	25,909 31	127.2
422,996 82	365,118 88	112,508 88	1,077,861 71	177,237 13	38.8
229,018 12	222,761 12	39,392 62	748,134 31	256,962 45	31.5
188,965 51	158,312 92	3,000 00	504,056 35	153,777 92	31.0
107,084 07	67,285 85	8,714 48	306,365 46	123,281 06	29.9
34,838 90	40,425 49	600 00	197,924 36	122,059 97	30.0
2,967,470 96	1,744,657 96	363,307 43	5,889,829 24	814,392 89	20.7
2,110,033 28	1,222,389 15	308,029 22	4,353,355 03	712,903 38	17.1
1,041,335 23	970,052 49	720,558 08	2,731,945 80	598,976 05	14.9
229,480 53	214,407 35	31,393 12	679,772 17	204,491 17	32.7
111,055 69	115,548 16	41,081 08	396,692 50	129,007 57	32.1
60,822 86	87,465 36	33,437 27	239,388 20	54,162 71	35.0
30,878 02	59,314 07	42,670 61	158,126 07	25,263 37	35.4
24,973 50	60,274 12	22,417 13	130,463 69	22,798 94	42.8
55,575 00	127,882 25	15,990 92	334,784 67	135,336 50	90.0
57,401 39	43,763 04	7,147 83	220,517 31	112,205 05	61.6
48,228 84	12,923 80	500 00	150,756 63	89,103 99	54.0
36,297 58		1,522 50	91,494 74	53,674 66	50.8

(¹²) Sprinkler Leakage; (¹³) Elevator; (¹⁴) Live Stock; (¹⁵) Other Casualty. (a) GROSS LOSSES paid. (b) Changed name to

COMPARATIVE STATISTICS FOR THE FIVE-YEAR PERIOD ENDING

NAME OF COMPANY Also name and address of Secretary, dates incorporated, commenced business and admitted in Wisconsin.	Year ending Dec. 31	INCOME		
		Net premiums received	Interest and other receipts	Total income
CASUALTY INTERINSURERS				
Associated Employers Reciprocal.	1919	\$1,718,479 11	\$247,002 95	\$1,965,482 06
Sherman & Ellis, Inc. Atty. in fact, 11 So. La	1918	1,231,496 64	160,807 75	1,392,304 39
Salle St., Chicago, Ill. Incorporated 1917; commenced business 1917; admitted 1917.	1917	967,467 12	173,429 02	1,140,896 14
	1916	417,293 40	4,418 60	421,712 00
	1915	234,214 77	28,661 71	262,876 48
Belt Automobile Indemnity Assn.	1919	935,543 69	6,318 58	941,862 27
C. J. Alyea, and F. C. Nichols, Attys. in fact, El	1918	668,592 33	3,335 82	671,928 15
Paso, Ill. Organized 1915; commenced business 1915; admitted 1916.	1917	460,282 18	6,879 83	467,162 01
	1916	113,378 00	19,400 00	132,778 00
National Automobile Owners' Interinsurance Assn.	1919	40,476 76		40,476 76
G. R. Empson, Atty. in fact, Gladstone, Mich.	1918	47,593 69	50,000 00	97,593 69
Incorporated 1916; commenced business 1916; admitted 1916.	1917	28,743 27	13,000 00	41,743 27
	1916	14,158 03	25,000 00	39,158 03

NAME OF COMPANY Also kinds of business for which company is licensed indicated by numbers. Key at bottom of page.	Year ending Dec. 31	Net premiums in force	WISCONSIN BUSINESS	
			Gross premiums received less deductions	Gross losses incurred
CASUALTY INTERINSURERS				
Associated Employers' Reciprocal Interinsurers. (5) (13) (16)	1919	\$76,157 22	\$83,655 80	\$39,953 59
	1918	(a)25,801 46	126,170 85	35,003 62
	1917	185,590 34	95,768 78	67,018 99
	1916	143,505 09	46,544 50	51,240 66
	1915	130,004 08	13,509 31	40,197 86
Belt Automobile Indemnity Assn. Interinsurers. (5)	1919	414,805 00	96,952 26	43,263 26
	1918	278,797 68	61,790 91	20,245 60
	1917	149,881 86	29,715 93	9,747 12
	1916	24,649 00	375 00	
National Auto. Owners' Interinsurance Assn. Interinsurers.(7)	1919	31,970 30	6,569 47	4,586 48
	1918	33,466 12	6,702 09	978 94
	1917	21,750 39	2,805 44	915 73
	1916	10,532 59	1,234 66	1,766 45

KEY—(1) Disability; (5) Liability; (6) Steam Boiler; (7) Fidelity; (8) Title; (9) Credit; (10) Burglary; (11) Plate Glass; ness. Liability and compensation business written on calendar quarterly basis.

DECEMBER 31, 1919—CASUALTY INSURANCE COMPANIES.

DISBURSEMENTS					Ratio % of losses incurred to premiums earned
Net amount paid policy- holders for losses	Taxes and fees	Expenses of management	All other disbursements	Total disbursements	
\$504,474 79	\$21,373 87	\$926,919 05		\$1,452,767 71	56.0
368,365 48	26,147 01	523,155 47	\$123,460 91	1,179,608 65	54.3
410,269 46	2,121 50	220,513 98	55,414 05	683,693 19	65.3
195,056 01	2,176 17	173,396 65		370,628 83	66.3
107,362 85	3,388 85	119,283 58		230 035 28	60.4
463,231 41	20,397 71	398,304 52		881,933 64	
287,204 38	2,256 45	267,476 98	12,739 25	569,677 06	56.1
161,207 36	1,198 92	254,475 76	18,700 00	435,382 04	
15,460 21	598 14	74,628 11		90,686 46	27.5
13,321 31	645 27	48,646 23		62,612 81	
8,239 95	428 67	10,762 59	18,974 60	38,405 81	23.4
9,710 48	274 13	7,556 97	1,671 28	18,938 73	
3,535 27		3,474 91		7,010 18	24.7

ASSETS, LIABILITIES AND SURPLUS					Ratio % of underwriting expenses incurred to premiums earned
Reserve for unpaid claims	Unearned premium reserve	All other liabilities except surplus	Total admitted assets (equals) total liabilities)	Surplus	
\$732,402 31	\$76,157 22	\$707,199 56	\$1,515,759 09		29.4
588,002 44	25,801 46	399,407 28	1,013,211 18		30.6
412,765 21	185,590 34	182,074 08	780,429 63		25.3
140,870 00	71,752 54	26,281 17	252,801 30	\$13,897 59	30.2
86,161 61	65,002 04	20,050 29	208,317 49	37,103 55	29.5
70,729 44	238,855 24	10,200 00	322,594 05	2,809 37	
37,812 00	176,541 50	10,583 07	241,599 01	16,662 44	44.8
26,875 00	98,561 79		151,005 54	25,568 75	
11,821 93	12,324 50	1,000 00	42,350 14	17,203 71	74.5
	11,988 86	832 33	89,158 09	76,336 90	
3,000 00	12,549 79	384 49	111,671 21	95,736 93	27.4
500 00	10,875 20	1,421 76	54,501 07	41,704 11	
400 00	5,266 29	313 94	31,956 34	25,976 11	

(¹²) Sprinkler Leakage; (¹³) Elevator; (¹⁴) Live Stock; (¹⁵) Other Casualty. (a) Represents auto property damage busi-

COMPARATIVE STATISTICS FOR THE FIVE-YEAR PERIOD ENDING

NAME OF COMPANY Also name and address of Secretary, dates incorporated, commenced business and admitted in Wisconsin.	Year ending Dec. 31	INCOME		
		Net premiums received	Interest and other receipts	Total income
CASUALTY INTERINSURERS—Concluded.				
Casualty Reciprocal Exchange.	1919	\$828,385 15	\$56,587 87	\$884,973 02
Bruce Dodson, Attorney in fact, 28th and Wyandotte Sts., Kansas City, Mo. Organized 1912; commenced business 1912; admitted 1913.	1918	636,049 30	42,326 92	678,376 22
	1917	462,057 91	12,128 62	482,681 53
	1916	286,984 00	22,618 61	309,602 61
	1915	228,218 76	36,178 99	264,397 75
Utilities Indemnity Exchange.	1919	438,621 22	4,863 33	443,484 55
L. T. Block, Attorney in fact, 511 Locust St., St. Louis, Mo. Commenced business 1911; admitted 1913.	1918	285,883 22	2,440 33	288,323 55
	1917	224,650 85	52,920 98	277,571 83
	1916	148,514 22	15,411 90	163,926 12
	1915	89,591 51	433 06	90,024 57

NAME OF COMPANY Also kinds of business for which company is licensed, indicated by numbers. Key at bottom of page.	Year ending Dec. 31	Net premiums in force	WISCONSIN BUSINESS	
			Gross premiums received less deductions	Gross losses incurred
CASUALTY INTERINSURERS—Concluded.	1919	\$317,985 07	\$4,900 28	\$1,420 14
Casualty Reciprocal Exchange.	1918	310,080 65	5,251 86	3,312 96
Interinsurers. (5) (13) (15)	1917	319,418 90	8,634 47	4,155 03
	1916	147,053 06	6,934 13	2,596 70
	1915	130,632 80	9,369 24	4,005 32
Utilities Indemnity Exchange.	1919	280,941 10	6,911 90	1,059 65
Interinsurers. (5)	1918	84,723 64	6,597 31	816 70
	1917	44,972 95	5,849 21	378 06
	1916	27,241 72	3,648 51	423 96
	1915	116,787 99	6,505 72	2,462 01

KEY—⁽⁴⁾ Disability; ⁽⁵⁾ Liability; ⁽⁶⁾ Steam Boiler; ⁽⁷⁾ Fidelity; ⁽⁸⁾ Title; ⁽⁹⁾ Credit; ⁽¹⁰⁾ Burglary; ⁽¹¹⁾ Plate Glass;

DECEMBER 31, 1919—CASUALTY INSURANCE COMPANIES.

DISBURSEMENTS					Ratio % of losses incurred to premiums earned
Net amount paid policy- holders for losses	Taxes and fees	Expenses of management	All other disbursements	Total disbursements	
\$297,021 14	\$11,134 49	\$320,835 48		\$628,991 11	58.6
226,404 67	5,426 96	102,397 54	\$92,563 58	426,792 75	58.8
172,951 12	2,157 33	83,029 95	74,794 33	332,932 73	69.6
126,361 53	1,878 34	142,213 80		270,453 67	64.7
73,850 92	2,482 11	116,455 30	200 00	192,988 33	54.7
202,665 95	8,755 72	222,512 29		433,933 96	52.0
127,064 54	99,381 50	15,680 46	57,047 53	299,174 03	43.4
86,528 62	1,858 86	70,790 43	56,820 03	215,997 94	56.0
52,867 06	1,880 89	72,092 65		126,840 60	40.2
38,373 16	1,689 70	47,026 77		87,089 65	46.1

ASSETS, LIABILITIES AND SURPLUS					Ratio % of underwriting expenses incurred to premiums earned
Reserve for unpaid claims	Unearned premium reserve	All other liabilities except surplus	Total admitted assets (equals total liabilities)	Surplus	
\$517,643 00	\$156,096 74		\$931,903 31	\$258,163 57	22.2
370,797 00	145,846 11	\$4,075 84	676,736 40	156,017 45	16.9
221,530 00	150,556 55	2,471 81	425,689 87	51,131 51	22.2
127,635 00	72,032 37	1,965 67	275,401 86	73,768 82	31.0
69,546 12	65,316 40	19,047 53	232,522 56	78,612 51	36.2
60,994 87	60,034 07	16,664 71	304,789 95	167,096 30	42.0
56,963 53	42,361 82	12,471 32	171,280 59	59,483 92	35.2
45,632 35	22,486 47	32,598 07	157,711 22	56,994 33	41.0
19,342 73	13,620 86	5,826 04	72,441 77	33,652 14	57.2
17,722 06	452 50	2,331 44	38,286 52	17,780 52	54.8

(¹²) Sprinkler Leakage; (¹³) Elevator; (¹⁴) Live Stock; (¹⁵) Other Casualty.

COMPARATIVE STATISTICS FOR THE FIVE-YEAR PERIOD ENDING

NAME OF ASSOCIATION Also name and address of Secretary, dates incorporated, commenced business and admitted in Wisconsin.	Year ending Dec. 31	INCOME		
		Net amount received from applicants and members	Interest and other receipts	Total income
WISCONSIN ASSOCIATIONS				
Business Men's Mut. Indemnity Co.	1919	\$9,991 37	\$1,782 74	\$11,774 11
H. K. Curtis, Secy., 214 W. Water St., Milwaukee, Wis. Incorporated, commenced business and admitted 1912.	1918	10,328 16	1,098 64	11,426 80
	1917	12,281 89	892 00	13,173 89
	1916	11,009 82	1,708 10	12,717 92
	1915	9,780 73	1,799 40	11,580 13
Chippewa Valley Casualty Co.	1919	3,751 32	44 50	3,795 82
E. W. Heiss, Secy., 401 So. Barstow St., Eau Claire, Wis. Incorporated, commenced business and admitted 1902.	1918	4,191 17	54 17	4,245 34
	1917	5,573 18	208 90	5,782 08
	1916	5,349 71		5,349 71
	1915	5,600 00		5,600 00
Federal Casualty Co.	1919	18,757 58	1,680 40	20,437 98
J. J. Helby, Pres., M. & M. Bank Bldg., Milwaukee, Wis. Incorporated, commenced business and admitted 1905.	1918	13,260 08	1,217 90	14,477 98
	1917	8,213 86	830 00	9,043 86
	1916	3,026 87	3,330 00	6,356 87
	1915	1,816 55	280 00	2,096 55
First National Accident Co.	1919	24,803 25	358 86	25,162 11
A. C. Fox, Secy., Fond du Lac, Wis. Incorporated, commenced business and admitted 1895.	1918	24,005 39	81 95	24,087 34
	1917	31,377 63	73 00	31,450 63
	1916	30,355 46	54 95	30,410 41
	1915	26,076 77	25 00	26,101 77

NAME OF ASSOCIATION	Year ending Dec. 31	ASSETS AND LIABILITIES		
		Total admitted assets	Total liabilities	Excess of total admitted assets over total liabilities
WISCONSIN ASSOCIATIONS.				
Business Men's Mut. Indemnity Co.	1919	\$2,793 42	\$710 50	\$2,082 92
	1918	2,815 15	788 78	2,026 37
	1917	3,730 24	796 77	2,933 47
	1916	2,643 20	811 46	1,831 74
	1915	2,518 15	1,026 49	1,491 66
Chippewa Valley Casualty Co.	1919	1,058 34	360 00	698 34
	1918	963 01	356 00	607 01
	1917	1,104 40	547 79	756 61
	1916	1,077 73	345 66	732 07
	1915	1,280 48	372 97	907 51
Federal Casualty Co.	1919	3,700 09	1,763 16	1,936 93
	1918	2,603 31	1,217 07	1,386 24
	1917	1,703 44	702 46	1,004 38
	1916	2,036 96	3,520 50	—1,483 54
	1915	1,094 61	38 00	1,056 61
First National Accident Co.	1919	4,291 80	1,277 83	3,013 97
	1918	4,037 40	1,148 25	2,889 15
	1917	5,177 59	1,665 50	3,512 09
	1916	5,283 00	1,724 24	3,558 76
	1915	5,116 54	1,440 00	3,676 54

DECEMBER 31, 1919—ASSESSMENT HEALTH AND ACCIDENT ASSOCIATIONS.

DISBURSEMENTS

Total policy benefits paid	Taxes and fees	Expenses of management	All other disbursements	Total disbursements
\$3,615 31	\$55 94	\$6,377 18	\$1,229 63	\$11,278 06
4,366 82	51 24	6,533 65	513 28	11,464 99
4,559 63	53 08	8,318 82	300 00	13,231 53
3,764 98	34 04	6,693 85	1,950 00	12,442 87
4,196 21		7,107 22	5 25	11,308 68
2,139 93		1,465 41	95 15	3,700 49
2,721 56		1,665 17		4,386 73
2,834 11		2,921 30		5,755 41
3,688 21	25 71	1,838 54		5,552 46
2,462 70		3,068 79		5,531 49
6,517 63	121 08	9,433 59	3,338 27	19,410 57
6,056 52	51 41	8,278 95		14,386 88
3,813 37	15 85	5,544 76		9,373 98
1,397 48		4,017 04		5,414 52
1,033 16		1,190 96		2,224 12
9,480 25	254 90	14,457 26	576 22	24,768 63
11,809 71	245 65	12,973 75		25,029 08
14,232 52	27 77	17,422 30		31,682 59
12,451 39	43 21	17,632 66		30,127 26
10,782 12		14,619 47		25,401 59

WISCONSIN BUSINESS		Ratio % of expense of management to net amount received from applicants and members	Ratio % of expense of man- agement to total policy benefits paid	Ratio % of total policy benefits paid to net amount received from applicants and members
Total received from members in Wisconsin	Total policy benefits paid in Wisconsin			
\$8,525 42	\$3,615 31	63.8	176.3	36.2
10,328 16	4,366 82	63.2	149.0	66.8
12,281 89	4,559 63	67.7	182.4	37.1
11,009 82	3,764 98	60.8	178.0	54.7
9,780 73	4,106 21	72.6	169.5	42.9
3,751 32	2,139 93	39.1	68.5	57.0
4,191 17	2,721 56	39.7	61.2	64.9
5,573 18	2,834 11	52.4	103.0	50.9
5,349 71	3,688 21	34.3	49.6	69.0
5,600 00	2,462 70	54.7	124.5	43.9
18,802 33	6,517 63	50.3	144.7	34.8
13,271 42	6,056 51	62.4	136.6	45.6
8,246 62	3,813 37	67.5	145.5	46.4
3,026 87	1,397 48	133.0	287.0	46.1
1,816 55	1,033 16	65.6	115.3	56.8
24,850 16	9,480 25	58.3	152.5	38.2
24,084 73	11,809 71	54.4	109.0	40.9
31,377 63	14,232 52	55.5	122.3	45.3
30,355 46	12,451 39	58.2	141.4	41.5
26,076 77	10,782 12	56.2	136.0	41.4

COMPARATIVE STATISTICS FOR THE FIVE-YEAR PERIOD ENDING DECEMBER

NAME OF ASSOCIATION Also name and address of Secretary, dates incorporated, commenced business and admitted in Wisconsin.	Year ending Dec. 31	INCOME		
		Net amount received from applicants and members	Interest and other receipts	Total income
WISCONSIN ASSOCIATIONS—Concluded.				
Northwestern Accident & Ben. Assn. C. F. Youmans, Secy., 30 Washington St., Oshkosh, Wis. Incorporated, commenced business and admitted 1900.	1919	\$4,907 96	\$151 98	\$5,059 94
	1918	5,059 83	101 05	5,160 88
	1917	7,480 50	107 50	7,588 00
	1916	8,448 49	234 51	8,683 40
	1915	6,957 26	158 77	7,116 03
Wisconsin Casualty Association. James McKone, Secy., Minahan Bldg., Green Bay, Wis. Incorporated, commenced business and admitted 1901.	1919	59,192 57	225 00	59,417 57
	1918	59,375 04	240 00	59,615 04
	1917	65,215 90	215 00	65,430 90
	1916	63,928 64	155 07	64,083 71
	1915	53,609 99	85 00	53,694 99
Wisconsin Mutual Protection Co. W. H. Davies, Secy., cor. State and Waugoo Sts. Oshkosh, Wis. Incorporated, commenced business and admitted 1916.	1919	3,899 95	137 65	4,037 60
	1918	3,914 74	110 36	4,025 10
	1917	4,404 04	300 00	4,704 04
	1916	854 20	2,700 00	3,554 00

NAME OF ASSOCIATION	Year ending Dec. 31	ASSETS AND LIABILITIES		
		Total admitted assets	Total liabilities	Excess of total admitted assets over total liabilities
WISCONSIN ASSOCIATIONS—Concluded.				
Northwestern Accident & Ben. Assn.	1919	\$1,780 50	\$766 35	\$1,014 15
	1918	2,770 99	809 64	1,961 35
	1917	2,827 34	745 34	2,082 00
	1916	3,527 99	320 00	3,207 99
	1915	4,071 25	717 43	3,353 82
Wisconsin Casualty Association.	1919	12,297 97	6,942 96	5,355 01
	1918	12,696 34	8,312 71	4,383 63
	1917	13,654 74	6,660 89	6,993 85
	1916	10,376 93	5,645 69	4,731 24
	1915	10,788 47	2,637 15	8,151 32
Wisconsin Mutual Protection Co.	1919	2,297 60	109 74	2,187 86
	1918	2,020 15	1,155 77	864 38
	1917	2,062 25	691 76	1,370 49
	1916	1,749 33	2,850 03	—1,100 70

31, 1919—ASSESSMENT HEALTH AND ACCIDENT ASSOCIATIONS.

DISBURSEMENTS				
Total policy benefits paid	Taxes and fees	Expenses of management	All other disbursements	Total disbursements
\$2,221 23		\$3,805 89		\$6,027 12
1,409 33		3,775 33		5,184 66
2,650 66		5,527 99		8,178 65
2,472 09		6,859 57		9,331 66
2,764 58		5,150 47		7,915 05
29,768 07	\$635 17	29,266 75	\$126 00	59,795 99
30,092 81	662 28	29,688 92		60,444 01
30,527 20	116 20	31,484 85	17 32	62,145 57
33,566 77	314 61	30,687 93	25 86	64,595 17
26,654 67	117 19	24,033 80	9 90	50,815 56
1,394 74		1,945 41	320 00	3,660 15
1,819 48		2,073 73	124 49	4,017 70
1,514 52		2,825 10	2 00	4,440 62
88 54		1,716 33		1,804 87

WISCONSIN BUSINESS		Ratio % of expense of management to net amount received from applicants and members	Ratio % of expense of management to total policy benefits paid	Ratio % of total policy benefits paid to net amount received from applicants and members
Total received from members in Wisconsin	Total policy benefits paid in Wisconsin			
\$4,088 86	\$2,221 23	77.5	171.3	45.3
4,890 03	1,409 33	74.5	267.8	41.7
7,480 50	2,650 66	74.0	286.0	35.4
8,448 49	2,472 09	81.1	277.5	29.2
6,957 26	2,764 58	74.0	180.0	39.7
59,192 57	28,489 91	49.4	98.3	50.3
59,007 59	29,872 72	50.0	98.3	50.7
63,689 80	29,830 84	48.2	103.2	46.8
61,279 84	31,638 89	48.0	91.5	52.4
51,237 14	24,309 06	44.8	90.1	49.7
3,899 95	1,525 13	49.8	140.0	350.0
3,914 74	1,819 48	53.0	114.0	46.5
4,404 04	1,514 52	64.1	186.0	34.4
854 20	88 54	200.0	1,920.9	10.4

COMPARATIVE STATISTICS FOR THE FIVE-YEAR PERIOD ENDING DECEMBER

NAME OF ASSOCIATION	Year ending Dec. 31	INCOME		
		Net amount received from applicants and members	Interest and other receipts	Total income
ASSOCIATIONS OF OTHER STATES.				
Business Men's Acci. Assn. of America.	1919	\$1,213,336 39	\$20,989 06	\$1,234,325 45
W. T. Grant, Secy., Gumbel Bldg., Kansas City, Mo.	1918	807,399 27	15,180 77	822,580 04
Incorporated and commenced business 1909; admitted 1916.	1917	724,813 45	8,602 35	733,415 80
	1916	565,070 30	2,792 05	567,862 35
	1915	437,686 26	1,033 05	438,719 31
Central Business Men's Association.	1919	635,757 58	23,310 99	659,068 57
C. O. Pauley, Secy., 620 Westminster Bldg., Chicago, Ill.	1918	460,351 72	4,359 01	464,710 73
Incorporated and commenced business 1907; admitted 1916.	1917	407,153 55	2,288 70	409,442 25
	1916	232,178 48	23,999 24	256,177 72
	1915	106,254 98	19,926 63	126,181 61
Interstate Business Men's Acci. Assn.	1919	719,485 57	11,008 16	730,493 73
E. W. Brown, Secy., 4th and Chestnut Sts., Des Moines, Ia.	1918	615,291 18	9,194 70	624,485 88
Incorporated and commenced business 1908; admitted 1912.	1917	727,142 95	6,072 94	733,215 89
	1916	603,560 65	5,431 26	608,991 91
	1915	599,054 55	4,146 77	603,201 32
Woodmen Accident Company.	1919	416,512 27	24,983 59	441,495 86
C. E. Spangler, Secy., 13th and North Sts., Lincoln, Nebr.	1918	359,109 18	17,803 80	376,912 98
Incorporated and commenced business 1890; admitted 1896.	1917	336,151 38	23,233 16	359,384 54
	1916	308,781 00	15,147 55	323,928 55
	1915	295,595 32	13,056 10	308,651 42

NAME OF ASSOCIATION	Year ending Dec. 31	ASSETS AND LIABILITIES		
		Total admitted assets	Total liabilities	Excess of total admitted assets over total liabilities
ASSOCIATIONS OF OTHER STATES.				
Business Men's Accident Association of America.	1919	\$654,673 66	\$492,228 20	\$162,445 46
	1918	485,286 44	361,235 80	124,050 64
	1917	365,736 81	156,782 68	208,954 13
	1916	227,969 10	186,601 81	41,367 29
	1915	132,300 31	76,093 02	56,207 29
Central Business Men's Association.	1919	202,456 09	166,546 23	35,909 86
	1918	175,895 83	71,506 72	104,389 11
	1917	133,585 49	44,638 88	88,946 61
	1916	97,564 87	69,280 50	28,284 37
	1915	46,815 03	25,789 37	21,025 66
Interstate Business Men's Accident Association.	1919	341,921 54	186,249 26	155,672 28
	1918	306,315 94	181,709 18	124,606 76
	1917	245,996 88	145,708 15	100,288 73
	1916	191,840 90	295,400 73	—103,559 83
	1915	227,110 26	67,112 56	159,997 70
Woodmen Accident Company.	1919	584,818 15	144,778 45	440,039 70
	1918	473,435 90	114,158 11	359,277 79
	1917	404,053 94	114,687 07	289,366 87
	1916	343,625 67	97,771 43	245,854 24
	1915	323,600 00	93,581 70	230,018 30

31, 1919—ASSESSMENT HEALTH AND ACCIDENT ASSOCIATIONS.

DISBURSEMENTS				
Total policy benefits paid	Taxes and fees	Expenses of management	All other disbursements	Total disbursements
\$587,500 19	\$3,104 06	\$458,273 05	\$11,946 22	\$1,060,823 52
407,725 68	12,017 04	283,394 78		703,137 50
345,538 04	7,643 19	254,310 95		607,492 18
265,298 01	7,449 54	209,737 04	3,054 08	485,538 67
212,976 41	5,207 51	176,619 02	1,228 13	396,031 07
347,401 08	1,295 36	251,529 96	32,667 31	632,893 71
255,727 66	2,245 19	188,722 47		446,695 32
179,344 55	1,893 17	196,026 96		377,264 68
95,004 26	1,778 83	123,297 98	1,446 50	221,527 57
37,527 09	440 81	71,572 50	69 10	109,609 50
408,011 54	8,649 69	223,262 75	5,679 25	645,603 23
405,976 51	8,263 05	189,555 22		603,794 78
426,292 87	9,795 49	236,895 74		672,984 10
426,284 43	8,246 62	221,459 43		655,990 48
346,289 40	7,761 57	203,646 42		557,697 39
171,947 16	11,014 30	143,892 81		331,854 27
167,420 97	8,450 69	134,005 72	1,814 17	311,691 55
168,972 32	2,673 90	121,789 38		293,435 60
187,019 61	2,465 15	114,471 23		303,955 99
166,102 24	1,795 65	104,227 94		272,125 83

WISCONSIN BUSINESS		Ratio % of expense of management to net amount received from applicants and members	Ratio % of expense of management to total policy benefits paid	Ratio % of total policy benefits paid to net amount received from applicants and members
Total received from members in Wisconsin	Total policy benefits paid in Wisconsin			
\$14,424 90	\$8,248 16	37.8	78.0	48.4
9,125 50	5,727 96	35.1	69.5	50.5
7,724 50	1,420 70	35.1	73.6	47.6
21 00	124 28	37.1	79.1	46.9
		40.2	83.0	48.6
44,636 32	15,160 39	39.6	72.4	51.6
25,728 00	10,067 62	40.9	73.8	55.5
16,308 00	4,450 77	48.1	108.4	44.4
732 00	20 00	53.0	129.5	49.9
		67.4	190.0	35.3
31,657 37	14,466 78	31.0	54.7	56.7
27,688 10	25,166 71	30.8	46.6	65.9
39,265 72	27,771 37	32.6	55.6	58.6
36,213 64	37,702 46	36.6	51.9	70.6
38,339 49	21,905 45	33.9	58.7	57.7
47,504 54	17,189 18	35.7	86.6	41.3
42,879 72	22,464 70	37.3	80.0	46.6
41,334 66	19,566 70	36.2	72.1	50.0
36,225 02	30,747 70	37.0	60.9	60.7
33,440 81	37,720 90	35.2	62.6	56.0

TABLE I—INCOME—STOCK CASUALTY COMPANIES OF WISCONSIN—

NAME OF COMPANY	LOCATION	Ledger assets Dec. 31, 1918	Accident
		(2-3)	(4)
Midland Casualty Company.....	Milwaukee, Wis.....	\$169,654 21	\$106,080 97
Old Line Life Ins. Co. of America.....	Milwaukee, Wis.....	676 39	80,043 34
Time Insurance Company.....	Milwaukee, Wis.....	130,890 14	(1)301,461 83
Wisconsin Accident and Health Ins. Co.....	Milwaukee, Wis.....	39,811 50	(1)59,353 05
Wisconsin National Life Ins. Co.....	Oshkosh, Wis.....	23,890 25	(1)89,887 80
Total.....		\$364,922 49	\$636,826 99

STOCK CASUALTY COMPANIES

Aetna Casualty and Surety Co.....	Hartford, Conn.....	\$12,376,671 84	\$22,792 14
Aetna Life Ins. Co.....	Hartford, Conn.....	20,261,190 90	2,949,725 10
American Automobile Ins. Co.....	St. Louis, Mo.....	2,327,133 53	
American Bonding and Casualty Co.....	Sioux City, Iowa.....	3,293,218 29	273,483 13
American Credit Indemnity Co.....	St. Louis, Mo.....	2,282,370 57	
American Indemnity Co.....	Galveston, Texas.....	1,723,534 75	(1)506 50
American Old Line Ins. Co.....	Lincoln, Neb.....	280,026 79	(1)185,128 32
American Re-Insurance Co.....	Huntington, Pa.....	1,161,822 18	1,059 14
American Surety Co. of New York.....	New York, N. Y.....	12,083,691 41	
Bankers Accident Ins. Co.....	Des Moines, Ia.....	299,383 77	(1)531,577 17
Bankers Casualty Co.....	Minneapolis, Minn.....	294,201 90	(1)364,762 13
Capital Live Stock Insurance Co.....	Topeka, Kan.....	470,728 79	
Continental Casualty Co.....	Chicago, Ill.....	4,096,269 51	3,231,221 24
Employers Indemnity Corporation.....	Kansas City, Mo.....	1,267,177 56	524,759 90
Equitable Accident Company.....	Boston, Mass.....	146,445 55	(1)6,957 92
Equitable Assurance Society of the U. S.....	New York, N. Y.....		125,838 47
Fidelity and Casualty Co.....	New York, N. Y.....	19,206,705 45	1,756,687 50
Fidelity and Deposit Co. of Maryland.....	Baltimore, Md.....	11,385,911 19	—1,178 23
Georgia Casualty Company.....	Macon, Ga.....	2,223,357 03	—19 63
Globe Indemnity Company.....	New York, N. Y.....	8,654,177 11	288,942 05
Great Western Accident Ins. Co.....	Des Moines, Ia.....	474,879 83	326,059 91
Hartford Accident and Indemnity Co.....	Hartford, Conn.....	7,205,156 38	210,298 67
Hartford Steam Boiler Inspection and Ins. Co.....	Hartford, Conn.....	7,991,021 01	
Indemnity Company of America.....	St. Louis, Mo.....	686,220 81	
Inter-Ocean Casualty Company.....	Cincinnati, O.....	370,530 24	(1)520,673 43
Iowa Bonding and Casualty Co.....	Des Moines, Ia.....	1,466,594 86	
Kansas Casualty and Surety Co.....	Wichita, Kan.....	925,685 11	1,650 26
Lloyd's Plate Glass Ins. Co.....	New York, N. Y.....	1,022,957 75	
London & Lancashire Indemnity Co. of America.....	New York, N. Y.....	2,393,540 31	18,846 06
Loyal Protective Ins. Co.....	Boston, Mass.....	561,360 90	(1)722,347 71
Maryland Assurance Corporation.....	Baltimore, Md.....	1,505,472 53	
Maryland Casualty Company.....	Baltimore, Md.....	17,475,424 22	—1,047 33
Masonic Protective Association.....	Worcester, Mass.....	750,417 15	(1)1,583,170 91
Massachusetts Bonding and Ins. Co.....	Boston, Mass.....	5,728,860 43	(1)2,189,347 20
Medical Protective Company.....	Fort Wayne, Ind.....	607,530 93	
Merchants Life and Casualty Company.....	Minneapolis, Minn.....	214,491 63	202,002 86
Metropolitan Casualty Ins. Co.....	New York, N. Y.....	1,007,597 21	135,849 61
Metropolitan Life Ins. Co.....	New York, N. Y.....		3,296 70
National Casualty Company.....	Detroit, Mich.....	360,483 78	777,670 30
National Surety Company.....	New York, N. Y.....	18,234,848 01	
New Amsterdam Casualty Co.....	Baltimore, Md.....	4,735,139 43	256,353 92
New Jersey Fidelity and Plate Glass Ins. Co.....	Newark, N. J.....	1,614,194 55	
New York Plate Glass Ins. Co.....	New York, N. Y.....	1,322,589 47	
North American Accident Ins. Co.....	Chicago, Ill.....	945,075 26	1,682,790 52
North American Life and Casualty Co.....	Minneapolis, Minn.....	271,209 80	31,253 11

(1) Accident and Health Combined.

YEAR ENDING DECEMBER 31, 1919.

NET PREMIUMS

Health	Liability	Workmens Compensation	Fidelity	Surety	Plate Glass
(5)	(6)	(7)	(8)	(9)	(10)
\$54,963 92					
\$54,963 92					

OF OTHER STATES.

\$4,462 07	\$1,217,568 77	\$881,925 29	\$487,872 55	\$2,371,080 93	\$432,280 46
1,152,844 26	6,936,287 23	10,343,446 80			
72,325 22	593,936 51	11,105 84	160,397 92	484,401 26	467,342 42
	448,826 22	68,738 39	38,336 02	121,318 59	19,416 63
	15,551 55	222,533 36	2,715,403 83	2,915,479 74	
1,367,311 16	654,213 85	1,358,814 57			21,102 75
	208,889 65	311,873 03			
187,836 19	3,317,915 30	4,160,945 57	666,300 00	893,936 65	721,162 88
1,605,807 62	—12,997 30		1,775,401 31	3,230,392 15	—552 21
—12 12	1,476,438 11	347,576 10			70,891 29
255,588 25	2,479,108 83	2,016,540 73	283,514 20	980,411 77	318,224 71
269,795 50					
95,457 03	1,959,301 54	2,841,076 28	409,336 87	577,984 63	224,454 10
2,002 22	80,074 12	56,021 60	17,590 73	177,473 62	188,710 51
	204,834 95		31,568 31	77 288 45	19,233 41
8,534 21	646,026 31	33,232 63	42,403 45	335,671 89	903,367 93
					75,713 19
—1,305 24	5,453,595 98	8,704,113 02	317,717 85	1,398,646 40	541,890 52
	1,254,892 06	128,482 20	394,327 98	822,270 04	371,114 37
57,479 06					862,461 97
415,948 90			2,805,008 57	4,110,750 84	
75,345 08	1,268,041 41	1,485,395 70	365,547 40	654,241 11	296,020 07
	457,770 09	397 08			496,462 94
34,102 36					1,190,998 72

TABLE I—Continued—INCOME STOCK CASUALTY COMPANIES OF WISCONSIN—

NAME OF COMPANY	NET		
	Steam Boiler	Burglary and Theft	Credit
	(11)	(12)	(13)
Midland Casualty Company.....			
Old Line Life Ins. Co. of America.....			
Time Insurance Company.....			
Wisconsin Accident and Health Ins. Co.....			
Wisconsin National Life Ins. Co.....			
Total.....			

STOCK CASUALTY COMPANIES

Aetna Casualty and Surety Co.....		\$849,592 58	
Aetna Life Ins. Co.....			
American Automobile Ins. Co.....			
American Bonding and Casualty Co.....		63,506 33	
American Credit Indemnity Co.....			\$1,047,110 44
American Indemnity Co.....		8,372 35	
American Old Line Ins. Co.....			
American Re-Insurance Co.....	\$271 50	22,381 07	
American Surety Co. of New York.....		376,660 47	
Bankers Accident Ins. Co.....			
Bankers Casualty Co.....			
Capital Live Stock Insurance Co.....			
Continental Casualty Co.....		44,293 85	
Employers Indemnity Corporation.....		2,269 58	
Equitable Accident Company.....			
Equitable Assurance Society of the United States.....			
Fidelity and Casualty Co.....	622,360 44	1,127,824 59	
Fidelity and Deposit Co. of Maryland.....		318,717 02	
Georgia Casualty Company.....		16,516 95	
Globe Indemnity Company.....	47,988 33	508,000 03	
Great Western Accident Ins. Co.....			
Hartford Accident and Indemnity Co.....		344,885 41	
Hartford Steam Boiler Inspection and Ins. Co.....	2,209,148 73		
Indemnity Company of America.....			
Inter-Ocean Casualty Company.....			
Iowa Bonding and Casualty Co.....		86,777 33	
Kansas Casualty and Surety Co.....		10,729 18	
Lloyd's Plate Glass Ins. Co.....			
London and Lancashire Indemnity Co. of America.....	46,045 36		
Loyal Protective Ins. Co.....			
Maryland Assurance Corporation.....			
Maryland Casualty Company.....	460,628 24	830,180 34	
Masonic Protective Association.....			
Massachusetts Bonding and Ins. Co.....		435,708 38	
Medical Protective Company.....			
Merchants Life and Casualty Company.....			
Metropolitan Casualty Ins. Co.....		116,662 78	
Metropolitan Life Ins. Co.....			
National Casualty Company.....			
National Surety Company.....		1,192,805 22	
New Amsterdam Casualty Co.....		256,034 75	
New Jersey Fidelity and Plate Glass Ins. Co.....		117,408 90	
New York Plate Glass Ins. Co.....			
North American Accident Ins. Co.....			
North American Life and Casualty Co.....			

(1) Physician's Liability.

YEAR ENDING DECEMBER 31, 1919.

PREMIUMS—Concluded.

Sprinkler Leakage (14)	Fly Wheel (16)	Automobile and Teams Property damage (17)	Workmen's collective (18)	Live Stock (19)	Total net premiums (20)
					\$161,044 89
					80,043 34
					301,461 83
					59,353 05
					89,887 80
					\$691,790 91

OF OTHER STATES.

\$258,652 95	\$24,869 84	\$2,412,647 70			\$8,963,745 28
			\$34,646 44		21,416,949 83
		2,566,855 45			2,566,855 45
		274,427 62			2,400,926 25
					1,047,110 44
		227,282 45	65,351 53	\$48,846 82	1,046,995 50
	100 00				185,128 32
					261,896 62
					6,007,544 09
					531,577 17
					364,762 13
				237,808 94	237,808 94
		238,158 29	6,829 54		6,900,842 50
		76,751 29			1,145,646 20
					6,957 02
	132,416 66	761,017 65	9,233 56		313,674 66
		403,538 48	30,654 98		15,775,608 42
	4,542 07	772,526 19	147 00		5,308,379 35
					2,345,584 16
					7,955,534 16
		674,820 91	1,822 00	703,203 11	595,855 41
	384,876 14				8,042,640 55
		1,384,913 54			2,594,024 87
					1,384,913 54
					520,673 43
		27,544 88			634,192 79
		109,515 57			456,822 35
					903 367 93
		198,297 71			1,404,770 81
					722,347 71
271,293 92	90,045 84	1,001,958 55	47,975 83	(1)18,505 42	19,134,199 34
		231,848 57			1,583,170 91
				(1)374,432 55	5,827,990 80
					374,432 55
					202,002 86
					1,172,454 02
					419,245 60
					777,670 30
					8,108,564 63
		316,229 58	53,784 10		5,026,993 12
		65,378 97			1,137,417 98
					1,190,998 72
					1,682,790 52
					65,355 47

TABLE I—Concluded—INCOME—STOCK CASUALTY COMPANIES OF WISCONSIN—

NAME OF COMPANY	Policy fees (21)	Inspections (22)	Interest and rent (31)
Midland Casualty Company.....	\$9,690 26		\$7,093 52
Old Line Life Ins. Co. of America.....	6,723 00		
Time Insurance Company.....	24,414 36		4,936 89
Wisconsin Accident and Health Ins. Co.....	7,464 00		1,740 15
Wisconsin National Life Ins. Co.....	7,504 00		941 22
Total.....	\$55,795 62		\$14,711 78

STOCK CASUALTY COMPANIES			
Aetna Casualty and Surety Co.....			\$458,121 65
Aetna Life Ins. Co.....			744,403 58
American Automobile Ins. Co.....			78,814 56
American Bonding and Casualty Co.....			112,619 43
American Credit Indemnity Co.....	\$10,388 93		109,806 30
American Indemnity Co.....			80,225 41
American Old Line Ins. Co.....			15,378 47
American Re-Insurance Co.....			51,135 21
American Surety Co. of New York.....			765,581 15
Bankers Accident Ins. Co.....	3,150 00		9,957 69
Bankers Casualty Co.....	36,372 50		12,098 90
Capital Live Stock Insurance Co.....			23,952 32
Continental Casualty Co.....	41,671 50		113,454 68
Employers Indemnity Corporation.....			43,971 33
Equitable Accident Company.....	11,514 00		7,170 22
Equitable Assurance Society of the United States.....			
Fidelity and Casualty Co.....			818,707 50
Fidelity and Deposit Co. of Maryland.....			568,111 05
Georgia Casualty Company.....			101,380 05
Globe Indemnity Company.....			324,438 19
Great Western Accident Ins. Co.....	58,995 07		21,601 34
Hartford Accident and Indemnity Co.....			246,015 02
Hartford Steam Boiler Inspection and Ins. Co.....		\$78,787 44	352,943 59
Indemnity Company of America.....			32,401 71
Inter Ocean Casualty Company.....	12 75		13,236 51
Iowa Bonding and Casualty Co.....			71,586 72
Kansas Casualty and Surety Co.....	4,042 79		34,238 43
Lloyd's Plate Glass Ins. Co.....			51,741 73
London and Lancashire Indemnity Co. of America.....			101,055 40
Loyal Protective Ins. Co.....	89,306 00		22,138 07
Maryland Assurance Corporation.....			
Maryland Casualty Company.....			810,870 45
Masonic Protective Association.....	290,371 50		28,795 77
Massachusetts Bonding and Ins. Co.....	124,324 29		190,993 69
Medical Protective Company.....			30,706 83
Merchants Life and Casualty Company.....	52,845 00		11,323 26
Metropolitan Casualty Ins. Co.....			33,505 67
Metropolitan Life Ins. Co.....			
National Casualty Company.....	29,500 00		16,768 06
National Surety Company.....		4,410 07	727,973 79
New Amsterdam Casualty Co.....			181,439 21
New Jersey Fidelity and Plate Glass Ins. Co.....			73,010 39
New York Plate Glass Ins. Co.....			36,466 88
North American Accident Ins. Co.....	64,375 01		37,677 71
North American Life and Casualty Co.....	4,655 00		70 85

(1) Includes figures of Life department.

YEAR ENDING DECEMBER 31, 1919

Agents' balances previously charged off	Gross profit on sale or maturity of ledger assets	Gross increase by adjustment in book value of ledger assets	All other sources	Total income	Ledger assets, De- cember 31, 1918 and income 1919
(36)	(38)	(39)	(32-37)	(40)	(41)
		\$684 00		\$178,512 67	\$348,166 88
\$56 42				86 822 76	87,499 15
944 83			\$403 58	331,216 66	462,106 80
			993 10	69,550 30	109,361 80
			98 99	98,432 01	122,322 26
\$56 42		\$684 00	\$1,495 67	\$764,534 40	\$1,129,456 89

OF OTHER STATES

	\$712 50		\$5,000 00	\$9,427,579 43	\$21,804,251 27
\$48 00	1,431 07		451,129 90	22,613,962 38	42,875,153 28
944 83			181 73	2,646,796 57	4,973,930 10
		\$138 25	67,107 02	2,580,790 95	5,874,009 24
557 24	437 92		1,170,320 86	1,170,320 86	3,452,691 43
	317 87	2 18	86,666 66	1,214,207 62	2,937,742 37
				200,506 79	480,533 58
	1,449 70		88,678 00	403,159 53	1,564,981 71
	116,005 96		80,151 53	6,969,282 73	19,052,974 14
			3,000 00	547,684 86	847,068 63
			27,291 93	440,525 46	734,727 36
			14,526 43	276,287 69	747,016 48
98 28	1,228 32	441 51	187,212 54	7,244,949 33	11,341,218 84
	376 20		289,789 16	1,479,406 69	2,746,584 25
			40,000 00	66,018 34	212,463 89
			1,635 60	315,310 26	315,310 26
1,185 75	7,603 75		188,308 74	16,791,414 16	35,998,119 61
2,884 59	9,405 56	99,685 58	752,666 85	6,741,132 98	18,127,044 17
				2,446,964 21	4,670,321 24
	1,132 51			8,281,104 86	16,935,281 97
2 50			40,000 00	716,454 32	1,191,334 15
			200,000 00	8,488,655 57	15,693,811 95
	710 00			3,026,465 90	11,017,486 91
	1,350 00	2,892 00		1,421,557 25	2,107,778 06
		539 20	3,992 08	538,453 97	908,984 21
			483 65	706,263 16	2,172,858 02
			5,388 43	500,492 00	1,426,177 11
				955,109 66	1,978,067 41
				1,505,826 21	3,899,366 52
3,079 13	1,004 88			837,875 79	1,399,236 69
			2,281,863 77	2,281,863 77	3,787,336 30
	3,002 75	110,046 40		20,058,118 94	37,533,543 16
162 16				1,902,500 34	2,652,917 49
	1,745 02		107,652 84	6,252,106 64	11,980,967 07
16 67			14 84	405,170 89	1,012,701 82
			7,500 00	273,671 12	488,162 75
565 21			30,031 50	1,236,556 40	2,244,153 61
			52 79	419,298 39	419,298 39
3,072 99		7,145 00		834,156 35	1,194,640 13
425 98	5,615 31		1,993,855 48	10,840,845 26	29,075,693 27
24,178 30	685 46		726,540 42	5,959,836 51	10,694,975 94
99 86				1,210,528 23	2,824,722 78
282 72	1,325 00		150,000 00	1,379,073 32	2,701,662 79
	2,177 14			1,787,020 38	2,732,095 64
457 50			29,392 79	(1)99,931 61	371,141 41

TABLE II—DISBURSEMENTS—STOCK CASUALTY COMPANIES OF WISCONSIN—

NAME OF COMPANY	NET AMOUNT			
	Accident	Health	Liability	Workmen's Compensation
	(1)	(2)	(3)	(4)
Midland Casualty Company.....	\$34,681 67	\$26,343 33		
Old Line Life Ins. Co. of America.....	29,147 22			
Time Insurance Company.....	(1) 132,154 17			
Wisconsin Accident and Health Ins. Co.....	10,309 86	11,952 89		
Wisconsin National Life Ins. Co.....	(1) 29,989 69			
Total.....	\$236,282 61	\$38,296 22		

STOCK CASUALTY COMPANIES				
Aetna Casualty and Surety Co.....	\$2,767 84	\$1,896 95	\$561,260 27	\$296,686 96
Aetna Life Ins. Co.....	916,626 53	549,285 23	2,606,717 26	3,892,676 71
American Automobile Ins. Co.....				
American Bonding and Casualty Co.....	110,880 00	45,421 05	211,569 58	20,113 60
American Credit Indemnity Co.....				
American Indemnity Co.....			122,519 58	59,777 75
American Old Line Ins. Co.....	(1) 68,858 45			
American Re-Insurance Co.....	28 57		25 93	27,026 04
American Surety Co. of New York.....				
Bankers Accident Ins. Co.....	91,266 92	123,698 75		
Bankers Casualty Co.....	(1) 160,493 63			
Capital Live Stock Insurance Co.....				
Continental Casualty Co.....	913,359 82	897,435 21	214,893 09	424,155 48
Employers Indemnity Corporation.....	202,951 85		65,913 23	92,773 74
Equitable Accident Company.....	(1) 3,862 80			
Equitable Assurance Society of the U. S.....	8,661 99	22,943 93		
Fidelity and Casualty Co.....	563,517 25	949,860 15	1,106,015 68	1,594,102 01
Fidelity and Deposit Co. of Maryland.....	17,840 39	6,403 16	139,284 63	3,023 80
Georgia Casualty Company.....	14,623 60	444 45	791,074 32	191,023 70
Globe Indemnity Company.....	98,501 41	136,858 43	816,869 13	813,518 65
Great Western Accident Ins. Co.....	89,217 49	156,634 22		
Hartford Accident and Indemnity Co.....	77,100 22	41,738 45	620,743 08	1,067,926 73
Hartford Steam Boiler Inspection and Ins. Co.....				
Indemnity Company of America.....				
Inter-Ocean Casualty Company.....	(1) 218,936 99			
Iowa Bonding and Casualty Co.....			19,248 96	18,066 08
Kansas Casualty and Surety Co.....	14,072 68	13,909 44	84,060 92	
Lloyd's Plate Glass Ins. Co.....				
London & Lancashire Indemnity Co. of America.....	8,879 83	3,624 47	182,976 54	27,635 15
Loyal Protective Ins. Co.....	395,454 01			
Maryland Assurance Corporation.....				
Maryland Casualty Company.....	14,625 36	5,184 84	2,338,819 15	3,289,199 36
Masonic Protective Association.....	280,648 91	528,791 79		
Massachusetts Bonding and Ins. Co.....	(1) 919,038 57		683,837 29	100,388 59
Medical Protective Company.....				
Merchants Life and Casualty Company.....	72,027 55			
Metropolitan Casualty Ins. Co.....	38,283 66	25,552 97		
Metropolitan Life Ins. Co.....		296,513 34		
National Casualty Company.....	(1) 320,901 66			
National Surety Company.....				
New Amsterdam Casualty Co.....	120,526 17	64,548 48	392,467 89	627,048 26
New Jersey Fidelity and Plate Glass Ins. Co.....			145,902 29	
New York Plate Glass Ins. Co.....				
North American Accident Ins. Co.....	747,693 97			
North American Life and Casualty Co.....	15,504 46	9,408 80		

(1) Accident and Health Combined.

TABLE II—Continued—DISBURSEMENTS—STOCK CASUALTY COMPANIES OF WISCONSIN—

NAME OF COMPANY	NET AMOUNT PAID POLICYHOLDERS		
	Fly wheel (13)	Automobile and teams property damage (14)	Workmen's collective (15)
Midland Casualty Company.....			
Old Line Life Ins. Co. of America.....			
Time Insurance Company.....			
Wisconsin Accident and Health Ins. Co.....			
Wisconsin National Life Ins. Co.....			
Total.....			

STOCK CASUALTY COMPANIES

Aetna Casualty and Surety Co.....	\$617 23	\$1,265,976 94	
Aetna Life Ins. Co.....			\$13,665 58
American Automobile Ins. Co.....		1,175,342 74	
American Bonding and Casualty Co.....		172,567 71	
American Credit Indemnity Co.....			
American Indemnity Co.....		122,807 73	
American Old Line Ins. Co.....			
American Re-Insurance Co.....			
American Surety Co. of New York.....			
Bankers Accident Ins. Co.....			
Bankers Casualty Co.....			
Capital Live Stock Insurance Co.....			
Continental Casualty Co.....		105,191 39	3,544 83
Employers Indemnity Corporation.....		40,509 75	
Equitable Accident Company.....			
Equitable Assurance Society of the United States			
Fidelity and Casualty Co.....	40,864 97	351,352 40	141 24
Fidelity and Deposit Co. of Maryland.....		9,217 55	
Georgia Casualty Company.....		233,685 26	9,831 52
Globe Indemnity Company.....		329,631 98	725 55
Great Western Accident Ins. Co.....			
Hartford Accident and Indemnity Co.....		250,652 88	743 55
Hartford Steam Boiler Inspection and Ins. Co.....	22,435 19	510,763 92	
Indemnity Company of America.....			
Inter-Ocean Casualty Company.....			
Iowa Bonding and Casualty Co.....		5,990 81	
Kansas Casualty and Surety Co.....		59,727 38	
Lloyd's Plate Glass Ins. Co.....			
London and Lancashire Indemnity Co. of America.....		93,363 21	
Loyal Protective Ins. Co.....			
Maryland Assurance Corporation.....			
Maryland Casualty Company.....	57 34	520,539 15	22,221 40
Masonic Protective Association.....			
Massachusetts Bonding and Ins. Co.....		103,113 65	
Medical Protective Company.....			
Merchants Life and Casualty Company.....			
Metropolitan Casualty Ins. Co.....			
Metropolitan Life Ins. Co.....			
National Casualty Company.....			
National Surety Company.....			
New Amsterdam Casualty Co.....		135,283 30	21,459 31
New Jersey Fidelity and Plate Glass Ins. Co.....		27,946 29	
New York Plate Glass Ins. Co.....			
North American Accident Ins. Co.....			
North American Life and Casualty Co.....			

YEAR ENDING DECEMBER 31, 1919.

FOR LOSSES—Concluded.

Live stock (16)	All others	Total net amount paid for losses (17)	Investigation and adjustment of claims (18)	Policy fees retained by agents (23)	Commission or brokerage (24)	Salaries and fees of officers, direct- ors and employes (29)
		\$61,025 00	\$732 00	\$9,666 00	\$46,311 20	\$16,252 57
		29,147 22	163 40	6,717 00	15,319 12	11,631 53
		132,154 17	520 25	24,391 41	69,330 23	32,056 32
	\$1,191 67	23,454 42	34 34	6,934 74	13,622 06	11,370 02
		29,989 69	167 00	7,504 00	32,442 90	4,065 56
	\$1,191 67	\$275,770 50	\$1,616 99	\$55,213 15	\$177,025 51	\$75,376 00

OF OTHER STATES

	\$534,581 40	\$3,636,073 96	\$385,374 42		\$2,104,642 03	\$406,584 00
		7,978,971 31	1,245,232 37		4,109,097 37	801,350 72
		1,175,342 74	336,809 20		570,059 81	79,862 85
		1,036,525 73	170,400 26		653,098 39	211,964 95
		39,989 71	19,133 58		263,493 21	70,562 26
\$38,250 99	25,522 36	404,330 25	32,289 31	\$21,093 18	243,514 30	63,517 23
		68,854 45	632 00		66,736 97	20,241 10
		29,021 69	8,574 39		65,274 96	35,143 60
		1,038,146 04	169,413 43		795,925 43	706,869 07
		214,965 67	5,028 94	3,138 00	150,885 65	48,562 31
		160,493 63	518 79	36,334 00	101,559 72	43,691 46
104,820 89		104,820 89	137 07		108,789 21	5,527 57
		2,564,167 86	263,122 25	41,671 50	1,722,802 70	418,547 60
		408,392 78	101,520 80		342,794 42	58,566 88
		3,862 80	1 86	11,499 00	635 75	5,135 76
		31,605 92	5,220 28		121,926 54	44,401 25
		5,866,094 87	938,188 90		3,370,296 77	737,964 48
		1,249,984 90	180,432 94		1,229,120 94	459,324 31
		1,291,936 93	241,499 75		592,753 57	85,279 17
		2,723,549 93	411,668 01		1,618,479 08	459,989 68
		245,851 71	12,370 42	10,165 00	150,353 47	80,924 40
343,521 71		2,752,255 71	472,390 96		1,647,292 35	344,712 09
		209,380 60	1,271 03		386,585 20	98,638 27
		510,763 92	37,154 67		333,224 36	21,173 72
		218,936 99	473 67		215,294 60	27,569 36
		113,059 19	6,640 19		146,794 35	31,496 08
		265,829 64	13,678 64	4,042 79	128,373 47	38,741 80
		375,042 76			279,067 22	74,649 38
		476,818 05	108,586 34		378,905 81	101,289 02
		395,454 01	8,036 36	88,446 86	49,041 63	104,569 28
	10,509 18	7,097,925 31	1,090,103 33		3,713,925 90	624,774 61
		809,440 70	8,030 13	288,595 98	176,772 37	156,798 21
		2,368,809 23	274,000 24	124,324 29	1,450,245 36	241,774 64
	104,636 74	104,636 74			62,816 59	28,792 52
		72,027 55	422 09	52,742 24	38,853 19	39,941 35
		488,619 12	4,076 50		376,568 82	112,486 49
		296,513 34			1,215 24	49,755 30
		320,901 66	4,350 11	29,376 60	284,401 13	60,110 67
		1,969,249 09	151,467 24		2,256,712 63	874,843 19
		1,961,421 18	360,084 51		1,017,887 75	172,822 56
		548,741 88	69,724 96		308,233 46	48,019 50
		617,501 67			414,714 19	90,814 71
		747,693 97	4,391 19	64,375 01	571,389 21	136,951 68
		24,913 26	715 00	4,646 00	16,914 36	4,534 00

TABLE II—Continued—DISBURSEMENTS—STOCK CASUALTY COMPANIES OF

NAME OF COMPANY	Salaries and expenses of agents (30)	Medical examiners' fees and salaries (31)	Inspection of risks (32)	Rent (33)
Midland Casualty Company.....	\$11,836 48	\$39 00		\$2,223 68
Old Line Life Ins. Co. of America.....	7,639 39			1,420 00
Time Insurance Company.....	14,648 75			4,680 60
Wisconsin Accident and Health Ins. Co.....	2,686 85	2 50		1,125 00
Wisconsin National Life Ins. Co.....	4,299 04	193 95		1,885 16
Total.....	\$41,110 51	\$235 45		\$11,334 44

STOCK CASUALTY COMPANIES

Aetna Casualty and Surety Co.....	\$499,679 63	\$4 25	\$100,625 57	\$63,708 37
Aetna Life Ins. Co.....	912,255 17	10,371 65	709,031 98	176,742 15
American Automobile Ins. Co.....	59,315 73			22,964 08
American Bonding and Casualty Co.....	81,698 16	923 00	4,538 80	16,075 38
American Credit Indemnity Co.....	39,563 42			8,359 69
American Indemnity Co.....	9,617 32	3,107 57	1,332 60	3,141 16
American Old Line Ins. Co.....	8,379 56			1,110 00
American Re-Insurance Co.....			5 78	1,950 01
American Surety Co. of New York.....	1,095,705 12			74,703 41
Bankers Accident Ins. Co.....	13,420 29	782 00	562 98	4,285 68
Bankers Casualty Co.....	16,037 06	54 80		5,450 50
Capital Live Stock Insurance Co.....				510 00
Continental Casualty Co.....	236,974 35	13,684 13	85,553 36	35,277 47
Employers Indemnity Corporation.....	30,974 14	239 00	3,017 47	2,767 04
Equitable Accident Company.....	11,942 54	9 00	9 02	3,082 34
Equitable Assurance Society of the U. S.....		5,936 15	206 50	7,787 72
Fidelity and Casualty Co.....	824,109 23	8,645 75	488,449 81	67,369 19
Fidelity and Deposit Co. of Maryland.....	532,599 01		54,448 23	68,620 01
Georgia Casualty Company.....	441 54	1,500 00	14,505 94	4,530 00
Globe Indemnity Company.....	151,142 35		114,939 23	34,977 46
Great Western Accident Ins. Co.....	41,784 96	1,603 00		10,579 25
Hartford Accident and Indemnity Co.....	332,470 40		121,116 23	50,796 64
Hartford Steam Boiler Inspection and Ins. Co..	387,606 26		716,920 46	11,000 00
Indemnity Company of America.....	5,251 24			2,031 95
Inter-Ocean Casualty Company.....	7,252 61	105 00		3,480 00
Iowa Bonding and Casualty Co.....	11,115 64	433 50	3,655 98	3,966 00
Kansas Casualty and Surety Co.....	4,481 39	821 23	376 05	2,504 00
Lloyd's Plate Glass Ins. Co.....	7,372 84			12,400 00
London & Lancashire Indemnity Co. of America	28 77		709 47	2,716 35
Loyal Protective Ins. Co.....	37,258 90	298 00	149 36	9,115 00
Maryland Assurance Corporation.....				
Maryland Casualty Company.....	623,511 40		417,746 38	56,416 08
Masonic Protective Association.....	36,878 03			6,658 90
Massachusetts Bonding and Ins. Co.....	541,667 44	2,783 55	30,984 18	29,904 38
Medical Protective Company.....	19,993 40			2,371 80
Merchants Life and Casualty Company.....	8,197 84			6,844 00
Metropolitan Casualty Ins. Co.....	9,382 09	1,635 02	39 00	9,244 92
Metropolitan Life Ins. Co.....	439 56	439 56	15 45	6,949 59
National Casualty Company.....	15,256 20			7,242 08
National Surety Company.....	282,782 08		8,149 96	57,586 67
New Amsterdam Casualty Co.....	153,567 90	289 22	21,772 47	22,035 96
New Jersey Fidelity and Plate Glass Ins. Co.	30,354 50			3,206 00
New York Plate Glass Ins. Co.....	6,244 02			8,000 54
North American Accident Ins. Co.....	59,027 57	6,101 09	1,311 25	18,234 41
North American Life and Casualty Co.....	1,739 48	452 85	95 70	

WISCONSIN—YEAR ENDING DECEMBER 31, 1919.

Repairs and expenses on real estate (34)	Taxes on real estate (35)	State taxes on pre- miums (36)	Insurance department licenses and fees (37)	All other licenses, fees and taxes (38-42)	Legal expenses (43)	Advertising (44)
		\$2,700 29	\$433 00	\$1,152 85	\$1,370 35	\$589 58
		1,861 37	280 50			1,395 14
	\$26 23	5,263 61	570 21	2,945 23	1,021 75	1,654 00
		1,483 47	208 00	1,047 40		104 86
		1,506 55	421 00	466 10	148 60	
	\$26 23	\$12,815 29	\$1,912 71	\$5,611 58	\$2,540 70	\$3,743 58

OF OTHER STATES.

		\$187,676 30	\$13,999 56	\$283,430 87	\$7,890 32	\$20,236 23
\$626 77	\$103 30	357,979 24	18,084 92	438,873 29	5,886 95	47,300 09
		55,656 52	3,628 41	39,618 39	23,634 75	5,465 29
		35,333 21	7,782 30	26,755 83	5,069 67	10,811 12
		14,783 55	2,299 11	53,886 30	170 60	42,414 74
	2,216 98	11,422 90	1,340 77	33,896 06	3,279 96	1,831 59
	384 45	2,081 36	1,039 21	3,886 68	80 88	3,002 23
		1,303 22	1,515 99	3,133 96	1,102 71	1,899 11
312,338 03	97,050 74	90,297 02	26,222 57	140,765 89	3,086 91	24,623 10
	2 07	4,710 88	977 45	6,694 42	1,912 34	2,181 88
		7,057 70	1,178 09	4,540 01	1,609 64	954 22
		1,679 89	1,472 67	8,543 89	1,896 34	424 74
	1,092 21	118,990 09	13,581 60	74,674 08	24,716 35	15,353 96
		11,167 01	3,816 20	12,065 57		1,105 75
		126 67	1,677 95	785 08	1,100 00	585 32
		100 03	368 00	2,797 20	12 00	1,833 77
93,976 00	27,457 96	256,926 20	25,097 18	173,596 68	1,974 51	5,786 57
95,065 56	51,095 01	78,656 42	19,264 19	139,503 36	16,583 36	5,098 39
26,328 07	9,863 03	47,184 48	4,110 92	27,957 44	527 00	3,905 75
		121,547 24	7,328 66	132,587 03	4,403 06	7,711 95
		9,137 84	2,448 51	13,978 94	5,001 60	2,240 07
		105,545 54	12,158 43	100,719 62	1,157 55	5,883 57
18,835 78	3,960 00	45,368 71	17,182 35	270,070 25	835 00	857 46
		6,555 66	1,626 45	15,947 77	317 00	905 97
		9,380 71	2,260 06	12,002 12	824 13	1,303 45
	488 00	1,820 45	1,482 41	13,175 88	1,705 00	3,023 21
		6,122 27	1,736 52	12,082 64	12,989 65	3,036 56
11,503 39	8,120 00	11,858 70	7,497 84	12,693 78	4,988 98	3,418 50
		17,510 19	5,187 33	14,789 36	1,609 08	1,830 86
		11,879 94	4,158 52	9,330 32	5,906 14	1,693 22
81,913 50	35,561 69	325,956 22	17,151 16	282,178 76	25,558 03	45,484 97
		24,280 61	3,734 00	15,224 01	12,176 40	3,196 59
366 31		97,683 26	14,222 35	57,694 68	13,990 31	4,033 88
219 31		5,401 73	1,031 70	12,016 05	3,500 00	5,125 18
		3,345 96	1,475 09	4,155 96	1,190 55	2,576 72
		16,287 65	3,251 32	16,968 64	3,509 52	2,699 36
		5,177 84	379 50	3,536 69	178 25	
		13,785 30	3,219 54	6,241 55	2,570 10	1,936 88
2,665 76	908 74	247,983 09	32,054 10	205,994 26	23,482 04	61,315 84
5,800 65	2,450 89	75,051 07	7,990 08	53,726 92	3,922 00	2,159 85
		24,053 51	3,216 85	15,769 03	612 23	879 89
		15,246 96	7,880 80	13,525 19	521 65	993 74
		23,312 44	16,328 70	18,078 32	4,383 07	6,614 53
			67 55		295 85	91 64

TABLE II—Concluded—DISBURSEMENTS—STOCK CASUALTY COMPANIES OF WISCONSIN—

NAME OF COMPANY	Printing and stationery (45)	Postage, tele- graph, tele- phone and express (46)	Furniture and and fixtures (47)	Dividends to stockholders or policyholders (48)
Midland Casualty Company.....	\$2,204 83	\$1,555 36		
Old Line Life Ins. Co. of America.....	1,130 71	1,540 82		
Time Insurance Company.....	3,811 98	3,343 23	\$1,817 10	\$20,000 00
Wisconsin Accident and Health Ins. Co.....	890 04	856 31	42 50	
Wisconsin National Life Ins. Co.....	1,505 90	1,074 88	45 00	
Total.....	\$9,543 46	\$8,370 60	\$1,904 60	\$20,000 00

STOCK CASUALTY COMPANIES

Aetna Casualty and Surety Co.....	\$88,737 41	\$50,465 63	\$33,099 61	\$240,000 00
Aetna Life Ins. Co.....	210,769 57	131,599 03	94,927 62	250,000 00
American Automobile Ins. Co.....	18,571 32	13,299 67	4,411 61	48,000 00
American Bonding and Casualty Co.....	36,433 83	15,298 09	8,568 01	
American Credit Indemnity Co.....	12,442 66	3,524 80	1,743 79	87,500 00
American Indemnity Co.....	6,773 01	6,680 62	2,697 52	33,000 00
American Old Line Ins. Co.....	803 25	1,212 34	15 85	
American Re-Insurance Co.....	680 04	474 10	376 18	25,000 00
American Surety Co. of New York.....	51,656 67	37,094 29	20,768 94	500,000 00
Bankers Accident Ins. Co.....	8,036 68	4,896 26	1,582 42	
Bankers Casualty Co.....	5,891 48	5,247 74	400 99	6,034 72
Capital Live Stock Insurance Co.....	143 13	201 47		9,200 00
Continental Casualty Co.....	54,135 90	24,332 81	21,171 04	72,000 00
Employers Indemnity Corporation.....	7,104 67	4,995 62	301 40	42,000 00
Equitable Accident Company.....	3,690 93	853 63	2,333 81	6,000 00
Equitable Assurance Society of the United States.....	21,660 03	1,802 95	9,772 68	
Fidelity and Casualty Co.....	103,805 67	40,288 57	34,644 33	335,000 00
Fidelity and Deposit Co. of Maryland.....	46,076 21	24,468 47	3,320 15	480,000 00
Georgia Casualty Company.....	15,895 25	6,646 76	4,430 00	24,043 20
Globe Indemnity Company.....	29,385 98	23,681 14	18,121 13	150,000 00
Great Western Accident Ins. Co.....	7,783 54	6,606 81	3,174 85	20,000 00
Hartford Accident and Indemnity Co.....	58,947 65	34,815 84	22,878 22	
Hartford Steam Boiler Inspection and Ins. Co.....	37,057 37	30,865 11	9,026 43	200,000 00
Indemnity Company of America.....	4,537 85	1,518 26	4,189 36	
Inter-Ocean Casualty Company.....	5,402 66	1,639 90		24,000 00
Iowa Bonding and Casualty Co.....	5,369 91	2,514 54	1,914 65	
Kansas Casualty and Surety Co.....	3,100 48	3,700 96	2,119 93	
Lloyd's Plate Glass Ins. Co.....	4,961 92	5,739 03		40,000 00
London and Lancashire Indemnity Co. of America.....	12,786 56	3,902 83	6,048 27	
Loyal Protective Ins. Co.....	9,034 20	10,159 08	1,348 95	10,000 00
Maryland Assurance Corporation.....				
Maryland Casualty Company.....	88,491 93	35,351 48	29,699 11	399,950 00
Masonic Protective Association.....	34,459 15	26,386 35	9,800 07	
Massachusetts Bonding and Ins. Co.....	31,275 29	23,692 41	14,359 30	
Medical Protective Company.....	9,751 57	9,126 32	3,786 83	20,000 00
Merchants Life and Casualty Company.....	4,959 82	4,764 05	1,301 40	
Metropolitan Casualty Ins. Co.....	5,952 57	4,012 66	495 17	20,000 00
Metropolitan Life Ins. Co.....	2,449 29	01	792 77	
National Casualty Company.....	7,340 75	8,326 19	945 49	16,000 00
National Surety Company.....	70,163 12	63,016 35	20,306 52	479,964 00
New Amsterdam Casualty Co.....	28,210 39	10,364 93	9,059 91	150,000 00
New Jersey Fidelity and Plate Glass Ins. Co.....	8,759 16	3,462 57	673 82	22,000 00
New York Plate Glass Ins. Co.....	5,295 92	3,023 51	1,084 88	20,000 00
North American Accident Ins. Co.....	25,432 63	15,357 95	1,542 31	15,500 00
North American Life and Casualty Co.....	376 66	736 93		

(1) Includes figures of Life Department.

YEAR ENDING DECEMBER 31, 1919

Agents' balances charged off	Gross loss on sale or maturity of ledger assets	Gross decrease by adjustment in book value of ledger assets	All other disbursements	Total disbursements	Balance
(52)	(55)	(56)	(49-54, except 52)	(57)	(58)
\$1,368 70		\$235 00	\$1,061 95	\$160,757 84	\$187,409 04
238 11			66 02	78,550 33	8,948 82
1,005 52	\$250 00		4,239 12	323,729 71	138,377 09
	60 00		605 42	64,527 93	44,833 87
222 52		29 15		85,967 00	36,355 26
\$2,834 85	\$310 00	\$264 15	\$5,972 51	\$713,532 81	\$415,924 08

OF OTHER STATES

\$805 25	\$129 20		\$70,705 60	\$8,193,868 21	\$13,610,383 06
10,660 40	3,260 00		276,151 46	17,789,275 36	25,085,877 92
3,055 30	250 00		27,118 20	2,487,063 87	2,486,866 23
7,695 93			145,087 33	2,474,061 99	3,399,947 25
35,144 27	13,046 75		11,704 94	719,763 47	2,732,927 96
94 05	1,620 25		16,359 88	903,156 51	2,034,585 86
4,003 78			15,073 65	197,537 76	282,905 82
			21,156 54	196,612 28	1,368,369 43
	383,815 46		105,128 11	5,673,610 23	13,379,363 91
			6,484 33	479,110 25	367,958 38
			31,244 20	428,298 75	306,428 61
			2,347 64	245,694 51	501,321 97
29 24	20,255 95	\$104 43	206,228 30	6,028,467 18	5,312,751 66
1,407 82			119,748 37	1,151,984 94	1,594,599 31
300 00	114 00		862 93	54,508 39	157,955 50
			2,586 00	258,017 02	57,293 24
1,197 00	99,549 08		238,740 43	13,739,159 18	22,258,960 43
10,928 49	83,839 90	262,570 96	1,009,460 88	6,100,462 59	12,026,581 58
1,435 65	57 80		33,297 98	2,438,130 23	2,232,191 01
	64,001 23	3,944 93	31,166 45	6,108,624 54	10,826,657 43
8,443 24			45,244 23	677,691 84	513,642 31
2,151 96	1,826 25		43,924 22	6,111,043 23	9,582,768 72
	6,732 91		9,043 61	2,461,236 80	8,556,250 11
	40 00	6,105 26	2,610 49	953,953 93	1,153,824 13
			4,549 71	534,474 97	374,509 24
				348,654 98	1,824,203 04
			4,906 35	508,644 37	917,532 74
26 47			7,074 19	866,415 00	1,111,652 41
20,993 50			9,843 44	1,163,555 23	2,735,811 29
3,790 92			8,687 00	768,357 69	630,879 00
			1,928,322 49	1,928,322 49	1,859,013 81
90,924 56	1,936 87	246,560 67	293,158 99	15,624,280 95	21,909,262 21
201 70			2,145 02	1,614,778 22	1,038,139 27
17,850 05	12,248 51		150,594 52	5,502,504 18	6,478,462 89
	697 56		1,901 82	291,169 12	721,532 70
4,164 00			28,624 30	275,586 11	212,576 64
1,484 32			36,773 78	1,113,486 95	1,130,666 66
			7,073 09	374,475 92	44,822 47
1,583 50	448 90	2,599 90	5,584 27	792,220 82	402,419 31
511 59	688,888 27		1,254,916 05	8,752,960 59	20,322,732 68
64,455 93	4,372 56		91,139 07	4,218,585 80	6,476,390 14
237 75	346 37		10,492 69	1,098,784 17	1,725,938 61
1,019 30			58,066 95	1,263,934 03	1,437,728 76
1,159 67	2,287 50		24,645 91	1,764,118 41	967,977 23
15 80			36,098 00	(1)91,693 08	279,448 33

TABLE III—ASSETS—STOCK CASUALTY COMPANIES OF WISCONSIN—

NAME OF COMPANY	Book value of real estate	Mortgage loans on real estate
	(1)	(2)
Midland Casualty Company.....		\$66,800 00
Old Line Life Ins. Co. of America.....		
Time Insurance Company.....	\$750 00	6,550 00
Wisconsin Accident and Health Ins. Co.....		1,600 00
Wisconsin National Life Ins. Co.....		13,600 00
Total.....	\$750 00	\$88,550 00

STOCK CASUALTY COMPANIES

Aetna Casualty and Surety Co.....		\$1,647,975 00
Aetna Life Ins. Co.....		3,159,900 00
American Automobile Ins. Co.....		
American Bonding and Casualty Co.....	\$7,228 00	1,073,124 72
American Credit Indemnity Co.....		
American Indemnity Co.....	30,464 98	395,680 00
American Old Line Ins. Co.....		197,750 00
American Re-Insurance Co.....		
American Surety Co. of New York.....	4,500,000 00	
Bankers Accident Ins. Co.....	4,236 61	207,435 00
Bankers Casualty Co.....		58,800 00
Capital Live Stock Insurance Co.....		318,150 00
Continental Casualty Co.....	75,000 00	1,220,275 00
Employers Indemnity Corporation.....	600 00	514,725 00
Equitable Accident Company.....		3,510 00
Equitable Assurance Society of the United States.....		
Fidelity and Casualty Co.....	1,218,833 45	
Fidelity and Deposit Co. of Maryland.....	2,489,538 56	9,500 00
Georgia Casualty Company.....	375,000 00	769,874 54
Globe Indemnity Company.....	265,834 08	
Great Western Accident Ins. Co.....		239,300 00
Hartford Accident and Indemnity Co.....		190,000 00
Hartford Steam Boiler Inspection and Ins. Co.....	90,000 00	1,414,250 00
Indemnity Company of America.....		172,250 00
Inter-Ocean Casualty Company.....		6,000 00
Iowa Bonding and Casualty Co.....		1,339,500 00
Kansas Casualty and Surety Co.....	1,760 11	266,419 64
Lloyd's Plate Glass Ins. Co.....	255,763 18	19,500 00
London and Lancashire Indemnity Co. of America.....		
Loyal Protective Ins. Co.....		
Maryland Assurance Corporation.....		
Maryland Casualty Company.....	1,663,356 06	
Masonic Protective Association.....		
Massachusetts Bonding and Ins. Co.....	335,304 40	4,166 66
Medical Protective Company.....	111,203 67	301,768 00
Merchants Life and Casualty Company.....		105,850 00
Metropolitan Casualty Ins. Co.....		
Metropolitan Life Ins. Co.....		
National Casualty Company.....		31,144 50
National Surety Company.....	81,065 22	61,881 00
New Amsterdam Casualty Co.....	142,300 96	
New Jersey Fidelity and Plate Glass Ins. Co.....		733,400 00
New York Plate Glass Ins. Co.....		41,000 00
North American Accident Ins. Co.....		285,925 00
North American Life and Casualty Co.....	2,000 00	61,200 00

YEAR ENDING DECEMBER 31, 1919.

Collateral loans (3)	Bonds and stocks (4)	Cash in office and banks (5-7)	PREMIUMS IN COURSE OF COLLECTION	
			After October 1, 1919 (25 ¹)	Before October 1, 1919 (25 ²)
	\$64,466 10	\$19,118 86	\$25,718 20	\$586 07
		6,492 62	1,676 25	
	102,669 39	23,470 06		
	31,888 76	237,372 81	3,362 10	25 70
	18,063 80	3,978 34	12 50	
	\$217,088 05	\$61,017 19	\$30,769 05	\$611 77

OF OTHER STATES.

\$555,815 05	\$7,773,069 25	\$2,087,158 24	\$1,443,024 80	\$7,176 91
330,300 00	15,000,381 60	3,174,809 73	3,323,241 63	6,742 40
	1,506,510 71	237,372 81	671,306 47	778 87
	852,730 24	594,914 48	379,401 15	77,845 55
	2,508,398 52	165,562 96		
112,050 00	1,092,386 37	192,225 96	160,562 23	43,371 62
	31,550 00	46,775 64	1,438 00	3,634 76
	1,239,365 81	76,302 41	43,051 69	7,017 81
	6,156,689 69	1,222,898 44	891,212 26	461,003 48
	37,621 28	26,571 47	81,912 99	2,552 22
	126,499 15	98,716 60	7,644 98	13,060 10
	115,836 00	25,394 37	39,861 88	
	1,823,436 56	243,985 07	1,540,644 83	75,576 13
	349,606 46	356,599 88	157,482 97	
	149,244 50	5,201 00		
			52,432 85	1,161 36
4,826 50	16,211,525 15	641,255 21	2,829,880 55	731,892 40
	6,782,965 90	1,346,921 10	980,055 25	325,161 30
1,885 63	337,725 31	181,265 31	524,539 40	17,028 26
	7,164,542 78	1,387,790 58	1,583,840 28	136,112 20
	201,049 01	6,083 41	12,148 05	35,210 27
	6,224,906 71	1,170,105 08	1,731,139 68	57,304 60
12,000 00	5,950,903 88	390,221 07	597,171 35	101,703 81
	644,840 00	71,550 44	264,942 37	241 32
	200,300 00	158,061 50	1,462 06	2,418 30
	156,900 00	123,440 10	195,871 53	4,867 10
	305,234 11	261,828 93	72,140 20	7,586 68
	600,240 16	56,304 21	175,184 87	4,659 99
	2,222,861 45	232,951 51	218,781 05	52,763 62
	483,479 74	147,399 26		
	1,419,184 73	138,618 94		
16,936 50	15,346,287 53	1,166,097 27	3,023,836 55	365,370 90
	775,189 60	258,693 00		4,256 67
	4,435,144 49	550,158 53	931,567 88	110,915 05
	252,801 38	33,487 84	21,858 81	
	82,993 95	23,523 19		
	776,807 37	87,986 52	262,682 48	1,125 11
2,500 00	295,054 00	65,681 06	7,200 00	
	14,121,585 08	2,840,556 68	1,855,727 63	556,549 22
	4,007,697 03	835,588 35	1,228,966 01	125,837 67
	786,989 06	27,851 29	170,711 65	6,975 66
	830,192 94	247,660 54	289,883 47	8,596 64
12,000 00	495,987 57	86,839 82	70,339 93	2,030 45
	124,554 59	16,957 15		

TABLE III—Concluded—ASSETS—STOCK COMPANIES OF WISCONSIN—

NAME OF COMPANY	All other ledger assets	Total ledger assets
	(26-30)	(31)
Midland Casualty Company.....	\$10,719 81	\$187,409 04
Old Line Life Ins. Co. of America.....	779 95	8,948 82
Time Insurance Company.....	4,937 64	138,377 09
Wisconsin Accident and Health Ins. Co.....		44,833 87
Wisconsin National Life Ins. Co.....	700 62	36,355 26
Total.....	\$17,138 02	\$415,924 08

STOCK CASUALTY COMPANIES

Aetna Casualty and Surety Co.	\$96,163 81	\$13,610,383 06
Aetna Life Ins. Co.	90,502 56	25,085 877 92
American Automobile Ins. Co.	70,897 37	2,486,866 23
American Bonding and Casualty Co.	414,793 11	3,399,947 25
American Credit Indemnity Co.	58,966 48	2,732,927 96
American Indemnity Co.	7,844 70	2,034,585 86
American Old Line Ins. Co.	1,847 42	282,995 82
American Re-Insurance Co.	2,631 71	1,368,369 43
American Surety Co. of New York.....	147,560 04	13,379,363 91
Bankers Accident Ins. Co.	7,628 81	367,958 38
Bankers Casualty Co.	1,707 78	306,428 61
Capital Live Stock Insurance Co.	2,079 72	501,321 97
Continental Casualty Co.	333,834 07	5,312,751 66
Employers Indemnity Corporation.....	215,585 00	1,594,599 31
Equitable Accident Company ..		157,955 50
Equitable Assurance Society of the United States.....		53,594 21
Fidelity and Casualty Co.	620,747 17	22,258,960 43
Fidelity and Deposit Co. of Maryland.....	92,439 47	12,026,581 58
Georgia Casualty Company.....	24,872 56	2,232,191 01
Globe Indemnity Company.....	288,537 51	10,826,657 43
Great Western Accident Ins. Co.	19,851 57	513,642 31
Hartford Accident and Indemnity Co.	209,312 65	9,582,768 72
Hartford Steam Boiler Inspection and Ins. Co.		8,556,250 11
Indemnity Company of America.....		1,153,824 13
Inter-Ocean Casualty Company.....	6,267 38	374,509 24
Iowa Bonding and Casualty Co.....	3,624 31	1,824,203 04
Kansas Casualty and Surety Co.....	2,563 07	917,532 74
Lloyd's Plate Glass Ins. Co.		1,111,652 41
London and Lancashire Indemnity Co. of America.....	8,453 66	2,735,811 29
Loyal Protective Ins. Co.....		630,879 00
Maryland Assurance Corporation.....	301,210 14	1,859,013 81
Maryland Casualty Company.....	327,368 40	21,909,262 21
Masonic Protective Association.....		1,038,139 27
Massachusetts Bonding and Ins. Co.....	111,205 88	6,478,462 89
Medical Protective Company.....	413 00	721,532 70
Merchants Life and Casualty Company.....	209 50	212,576 64
Metropolitan Casualty Ins. Co.....	2,065 18	1,130,666 66
Metropolitan Life Ins. Co.....		
National Casualty Company.....	839 75	402,419 31
National Surety Company.....	805,367 85	20,322,732 68
New Amsterdam Casualty Co.....	136,000 12	6,476,390 14
New Jersey Fidelity and Plate Glass Ins. Co.....	10 95	1,725,938 61
New York Plate Glass Ins. Co.....	20,395 17	1,437,728 76
North American Accident Ins. Co.....	14,854 46	967,977 23
North American Life and Casualty Co.....	74,736 59	279,448 33

(1) Include: admitted assets of life department.

YEAR ENDING DECEMBER 31, 1919.

Non-Ledger Assets				
Interest and rents accrued (32-38)	All other non- ledger assets (39-43)	Gross assets (44)	Deduct assets not admitted (45-57)	Total admitted assets (58)
\$2,453 35		\$189,862 39	\$11,305 88	\$178,556 51
		8,948 82	779 95	(1)2,341,455 16
1,806 06		140,183 15	10,441 77	129,741 38
267 86	\$4,832 22	49,933 95	5,123 68	44,810 27
514 60		36,869 86	744 22	(1)1,569,258 03
\$5,041 87	\$4,832 22	\$425,798 17	\$28,395 50	\$4,263,821 35

OF OTHER STATES.

\$136,732 11	\$267,573 07	\$14,014,688 24	\$21,571 30	\$13,993,116 94
234,756 37	1,035,987 12	26,356,621 41	97,017 49	(1)163,097,712 46
25,929 86		2,512,796 09	55,758 08	2,457,038 01
39,798 41	4,022 00	3,443,767 66	327,441 89	3,116,325 77
15,742 35		2,748,670 31	274,008 81	2,474,661 50
27,440 56		2,062,026 42	62,189 12	1,999,837 30
4,250 24		287,246 06	6,920 18	280,325 88
10,248 60		1,378,618 03	21,653 88	1,356,964 15
38,413 85		13,417,777 76	634,382 17	12,783,395 59
4,466 14	6,500 00	378,924 52	16,681 03	362,243 49
3,774 17	5,000 00	315,202 78	22,007 03	293,195 75
9,292 18		510,614 15	2,160 99	508,453 16
49,955 81	18,569 44	5,381,276 91	227,123 41	5,154,153 50
15,813 85		1,610,413 16	4,785 96	1,605,627 20
2,127 59	5,232 50	165,315 59		165,315 59
		53,594 21	1,161 36	(1)599,423,919 39
153,042 13	41,533 19	22,453,535 75	2,579,246 44	19,874,289 31
6,823 84	170,673 91	12,204,079 33	325,161 30	11,878,918 03
16,421 22		2,248,612 23	48,266 94	2,200,345 29
92,145 11		10,918,802 54	524,229 05	10,394,573 49
7,698 16	81 10	521,421 57	55,061 84	466,359 73
77,000 17		9,659,768 89	266,277 97	9,393,490 92
107,590 44		8,663,840 55	349,624 07	8,314,216 48
9,313 75		1,163,137 88	241 32	1,162,896 56
3,898 32		378,407 56	8,685 68	369,721 88
29,702 86	3,561 99	1,857,467 89	6,896 41	1,850,571 48
12,983 27	6,056 35	936,572 36	15,370 16	921,202 20
5,281 23	22,601 54	1,139,535 18	82,105 87	1,057,429 31
19,751 31	231,196 05	2,986,758 65	61,096 53	2,925,662 12
6,463 59		637,342 59	25,692 24	611,650 35
11,557 38	10,837 70	1,881,408 89	7,838 79	(1)1,873,570 10
116,606 94	74,174 89	22,100,044 04	409,997 48	21,690,046 56
12,409 40	11,930 75	1,062,479 42	44,056 27	1,018,423 15
46,187 80	2,477 17	6,527,127 86	288,208 00	6,238,919 86
8,219 15	19,280 00	749,031 85	33,437 42	715,594 43
3,951 20	39,952 00	256,479 84	15,952 00	240,527 84
7,687 06		1,138,353 72	56,404 98	1,081,948 74
				(1)864,821,824 55
5,228 75	31,218 09	438,866 15	30,000 00	408,866 15
128,575 61	104,294 95	20,555,603 24	1,246,681 18	19,308,922 06
29,325 04	15,967 29	6,521,682 47	287,304 00	6,234,378 47
20,814 82		1,746,753 43	16,896 67	1,729,856 76
2,772 67		1,440,501 43	204,029 58	1,236,471 85
13,472 35		981,449 58	79,367 85	902,081 73
4,941 64	1,352 18	285,742 15	80,847 10	(1)204,895 05

TABLE IV—LIABILITIES—STOCK CASUALTY COMPANIES OF WISCONSIN

NAME OF COMPANY	UNPAID		
	Adjusted	In process of adjustment	Incurred but not reported
	(16 ¹)	(16 ²)	(16 ³)
Midland Casualty Company.....		\$6,097 85	
Old Line Life Ins. Co. of America.....		2,986 23	
Time Insurance Company.....		12,693 59	
Wisconsin Accident and Health Ins. Co.....		1,356 38	
Wisconsin National Life Ins. Co.....	\$656 53	2,073 00	
Total.....	\$656 53	\$25,207 05	

STOCK CASUALTY COMPANIES			
Aetna Casualty and Surety Co.....		\$1,688,919 09	\$65,763 41
Aetna Life Ins. Co.....	\$21,590 12	130,227 50	126,708 81
American Automobile Ins. Co.....		75,000 00	
American Bonding and Casualty Co.....	20,482 40	230,734 85	15,446 33
American Credit Indemnity Co.....			
American Indemnity Co.....	161,351 63		
American Old Line Ins. Co.....		12,897 35	
American Re-Insurance Co.....	973 62		
American Surety Co. of New York.....		225,816 21	935,907 10
Bankers Accident Ins. Co.....		17,420 00	805 00
Bankers Casualty Co.....	6,598 58	8,750 00	
Capital Live Stock Insurance Co.....		18,017 00	
Continental Casualty Co.....	4,320 54	271,403 82	47,000 00
Employers Indemnity Corporation.....		23,454 47	
Equitable Accident Company.....		1,244 94	1,560 48
Equitable Assurance Society of the United States.....		14,540 00	3,000 00
Fidelity and Casualty Co.....		1,979,419 34	142,500 00
Fidelity and Deposit Co. of Maryland.....	6,675 79	1,268,937 44	3,352 17
Georgia Casualty Company.....	491 00	72,912 00	
Globe Indemnity Company.....		1,281,884 00	12,518 00
Great Western Accident Ins. Co.....		25,198 74	17,500 00
Hartford Accident and Indemnity Co.....		500,407 00	25,851 00
Hartford Steam Boiler Inspection and Ins. Co.....		168,790 77	6,748 39
Indemnity Company of America.....		50,093 85	
Inter-Ocean Casualty Company.....		16,706 75	
Iowa Bonding and Casualty Company.....		40,488 34	
Kansas Casualty and Surety Co.....	3,585 97	10,757 03	
Lloyd's Plate Glass Ins. Co.....	33,322 08	28,788 50	25,000 00
London and Lancashire Indemnity Co. of America.....		442,085 00	25,000 00
Loyal Protective Ins. Co.....		98,331 75	17,500 00
Maryland Assurance Corporation.....		166,348 87	
Maryland Casualty Company.....		537,268 11	23,500 00
Masonic Protective Association.....		159,296 19	20,000 00
Massachusetts Bonding and Ins. Co.....	15,244 59	589,147 63	43,200 00
Medical Protective Company.....			
Merchants Life and Casualty Company.....		5,611 00	1,500 00
Metropolitan Casualty Ins. Co.....		43,031 38	15,000 00
Metropolitan Life Ins. Co.....		977 82	4,022 18
National Casualty Company.....		18,404 06	3,500 00
National Surety Company.....		1,975,150 81	
New Amsterdam Casualty Co.....		419,541 45	42,589 47
New Jersey Fidelity and Plate Glass Ins. Co.....	2,883 35	95,488 63	29,727 69
New York Plate Glass Ins. Co.....	44,289 77	20,807 14	10,000 00
North American Accident Ins. Co.....		98,945 26	20,830 91
North American Life and Casualty Co.....		2,895 81	

YEAR ENDING DECEMBER 31, 1919.

CLAIMS

Resisted (16 ^a)	Deduct reinsurance (16 ^e)	Net unpaid claims except liabilities and workmen's compensation losses (16 ^f)	Special reserves for unpaid liabi- lity and work- men's compensa- tion losses (17)	Special reserves for credit losses (18-19)	Total un- paid claims (20)
		\$6,097 85			\$6,097 85
		2,986 23			2,986 23
\$1,910 80	\$864 67	13,739 72			13,739 72
180 00		1,536 38			1,536 38
		2,729 53			2,729 53
\$2,090 80	\$864 67	\$27,089 71			\$27,089 71

OF OTHER STATES

\$212,608 58	\$153,412 76	\$1,813,878 32	\$1,401,457 47		\$3,215,335 79
78,912 50	2,727 56	354,711 37	12,648,365 61		13,003,076 98
		75,000 00	574,888 34		649,888 34
140,824 14	9,193 81	398,293 91	349,449 23		747,743 14
				\$767,888 24	767,888 24
	9,746 67	151,604 96	261,479 19		413,084 15
		12,897 35			12,897 35
		973 62	339,726 88		340,700 50
411,317 90	146,842 15	1,426,199 06			1,426,199 06
		18,225 00			18,225 00
		15,348 58			15,348 58
	3,570 00	14,447 00			14,447 00
67,190 00	17,847 00	372,067 36	979,323 69		1,351,391 05
	625 00	22,829 47	222,824 79		245,654 26
		2,805 42			2,805 42
	1,486 25	16,053 75			16,053 75
357,280 00	167,318 91	2,311,880 43	5,296,436 12		7,608,316 55
717,160 00	191,994 44	1,804,130 96	272,721 23		2,076,852 19
		73,403 00	631,722 06		705,125 06
162,843 00	357,671 00	1,099,574 00	2,923,941 98		4,023,515 98
13,203 34	3,720 00	52,182 08			52,182 08
84,907 00	117,550 00	493,615 00	2,878,863 77		3,372,478 77
		175,539 16			175,539 16
		50,093 85	47,760 00		97,853 85
		16,706 75			16,706 75
8,945 83	14,697 00	34,737 17	14,145 35		48,882 52
3,550 00		17,893 00	78,231 48		96,124 48
		87,110 58			87,110 58
86,316 00	117,599 00	435,802 00	374,085 00		809,887 00
1,668 25		117,500 00			117,500 00
	13,286 73	153,062 14			153,062 14
251,589 35	95,261 32	717,096 14	8,193,131 00		8,910,227 14
5,384 90		184,681 09			184,681 09
137,983 83	87,619 93	697,956 07	688,726 67		1,386,682 74
163,975 84		163,975 84			163,975 84
		7,111 00			7,111 00
7,277 70		65,309 08			65,309 08
		5,000 00		211,005 00	216,005 00
5,595 00	2,486 06	25,013 00			25,013 00
515,796 02	473,763 73	2,017,183 10			2,017,183 10
183,557 71	131,174 47	514,514 16	1,561,058 33		2,075,572 49
19,788 00	10,370 81	137,516 86	307,241 36		444,758 22
		75,096 91			75,096 91
14,418 73	8,569 65	125,625 25			125,625 25
		2,895 81			2,895 81

TABLE IV—LIABILITIES—STOCK CASUALTY COMPANIES OF WISCONSIN—

NAME OF COMPANY	Estimated ex- penses of ad- justment of un- paid claims (21-25)	Unearned premiums (26)	Unpaid com- missions and other charges (28-31)	Unpaid expenses (32)
Midland Casualty Company.....	\$30 00	\$29,360 44	\$6,230 48	\$138 40
Old Line Life Ins. Co. of America.....		15,338 55		338 22
Time Insurance Company.....	630 00	28,798 95	2,630 40	
Wisconsin Accident and Health Ins. Co.....	9 99	7,845 43	504 31	1,056 18
Wisconsin National Life Ins. Co.....		9,202 20		
Total.....	\$669 99	\$90,545 57	\$9,365 19	\$1,532 80

STOCK CASUALTY COMPANIES

Aetna Casualty and Surety Co.....	\$90,771 48	\$4,322,865 94	\$325,585 01	\$78,460 22
Aetna Life Ins. Co.....	21,216 48	6,304,465 34	631,040 21	281,464 64
American Automobile Ins. Co.....		1,145,260 81	172,021 65	4,000 00
American Bonding and Casualty Co.....	26,516 05	1,104,675 17	110,609 19	13,203 91
American Credit Indemnity Co.....		561,873 75	1,162 45	3,500 00
American Indemnity Co.....	5,840 32	464,431 00	41,779 25	2,103 40
American Old Line Ins. Co.....		92,564 16	1,036 25	1,717 50
American Re-Insurance Co.....		53,469 32		5,711 01
American Surety Co. of New York.....	27,500 00	3,967,078 88	142,583 96	105,109 10
Bankers Accident Ins. Co.....	150 00	200,831 10	5,525 00	303 18
Bankers Casualty Co.....		163,827 82		202 15
Capital Live Stock Insurance Co.....		101,436 51		
Continental Casualty Co.....	3,000 00	2,144,351 25	381,000 32	8,894 32
Employers Indemnity Corporation.....	1,778 32	303,045 01	23,622 44	9,042 51
Equitable Accident Company.....	50 00	8,197 50	100 00	300 00
Equitable Assurance Society of the U. S.....	820 00	147,908 07	25,167 77	
Fidelity and Casualty Co.....	90,000 00	7,943,877 32	651,560 54	31,987 64
Fidelity and Deposit Co. of Maryland.....	52,840 00	2,948,454 22	163,360 85	51,070 08
Georgia Casualty Company.....	850 00	812,238 72	126,169 92	500 00
Globe Indemnity Company.....	48,465 00	3,596,544 19	343,391 05	25,000 00
Great Western Accident Ins. Co.....	2,097 92	189,358 85	3,641 15	994 49
Hartford Accident and Indemnity Co.....	4,550 00	3,177,455 58	379,645 65	7,115 00
Hartford Steam Boiler Inspection and Ins. Co.....		3,715,903 48	119,434 27	4,000 00
Indemnity Company of America.....		671,514 98	70,194 06	
Inter-Ocean Casualty Company.....		31,550 41		734 80
Iowa Bonding and Casualty Co.....	1,554 92	345,256 85	73,741 12	1,990 32
Kansas Casualty and Surety Co.....	2,000 00	207,767 92		
Lloyd's Plate Glass Ins. Co.....		480,443 24	54,307 31	1,888 21
London & Lancashire Indemnity Co. of America.....	5,000 00	848,355 81	50,957 36	5,000 00
Loyal Protective Ins. Co.....	656 20	161,864 00	3,222 41	500 00
Maryland Assurance Corporation.....	1,000 00	793,890 13	90,169 27	2,824 57
Maryland Casualty Company.....	48,194 00	6,696,146 17	626,438 36	58,115 54
Masonic Protective Association.....	707 94	541,188 90	2,116 27	7,582 74
Massachusetts Bonding and Ins. Co.....	26,300 00	2,252,777 63	240,356 21	24,118 73
Medical Protective Company.....		184,797 05	4,371 76	1,000 00
Merchants Life and Casualty Company.....	100 00	41,000 00	144 76	160 72
Metropolitan Casualty Ins. Co.....	1,071 77	581,399 25	83,079 50	9,995 44
Metropolitan Life Ins. Co.....		20,050 17		512 56
National Casualty Company.....	1,000 00	32,200 00		2,500 00
National Surety Company.....	74,970 00	5,067,777 82	484,325 47	28,851 68
New Amsterdam Casualty Co.....	11,899 80	1,919,890 77	207,698 71	5,000 00
New Jersey Fidelity and Plate Glass Ins. Co.....	3,754 83	564,867 07	52,689 02	2,000 00
New York Plate Glass Ins. Co.....		602,607 10	95,549 49	1,000 00
North American Accident Ins. Co.....	500 00	340,577 61	23,495 30	4,920 28
North American Life and Casualty Co.....		16,356 42		

(1) Includes liabilities of Life Department.

(2) Includes surplus of Life Department.

YEAR ENDING DECEMBER 31, 1919.

Federal State and other taxes hereafter payable (33)	Dividends to stockholders (34)	Return premiums reinsurance and advance premiums (37-38)	All other liabilities except capital stock and surplus (35, 36, 39-47)	Capital actually paid up in cash (49)	Surplus over all liabilities (50)	Total liabilities (52)
\$3,096 00		\$337 50		\$110,280 00	\$22,985 84	\$178,556 51
1,767 63				672,635 00	202,453 26	(1)2,341,455 16
7,558 72				25,000 00	51,383 59	129,741 38
1,174 72		24 24	\$154 21	25,000 00	7,504 81	44,810 27
1,753 52		92 75	12 24	400,000 00	114,174 14	(1)1,569,258 03
\$15,350 59		\$454 49	\$166 45	\$1,232,915 00	\$398,501 64	\$4,263,821 35

OF OTHER STATES.

\$428,193 10	\$60,000 00		\$6,701 53	\$2,000,000 00	\$3,465,203 87	\$13,993,116 94
793,567 20		\$14,853 19	379,928 89	5,000,000 00	(2)12,455,272 61	163,097,712 46
35,000 00			28 25	300,000 00	150,838 96	2,457,038 01
45,000 00			69,856 69	750,000 00	248,721 62	3,116,325 77
51,911 59			85,000 00	350,000 00	653,325 47	2,474,661 50
15,000 00		21 22	31,468 50	600,000 00	426,109 46	1,999,837 30
4,000 00			26,655 34	100,000 00	41,455 28	280,325 88
10,000 00			88,678 00	500,000 00	358,405 32	1,356,964 15
132,876 22		99,654 05	600,300 50	5,000,000 00	1,282,083 82	12,783,395 59
6,275 00			625 00	100,000 00	30,304 21	362,243 49
7,295 00	40 28		120 84	135,000 00	—28,638 92	293,195 75
145,016 85			255 58	239,700 00	152,614 07	508,453 16
15,000 00		1,356 38	120,499 71	600,000 00	400,000 00	5,154,153 50
641 58				700,000 00	306,128 28	1,605,627 20
				100,000 00	53,221 09	165,315 59
7,425 22			7,696 60	100,000 00	17,123,408 26	599,476,352 24
316,566 54			165,387 78	1,000,000 00	2,066,592 94	19,874,289 31
286,884 24		301,554 65	723,520 55	3,000,000 00	2,274,381 25	11,878,918 03
39,874 00		476 10		300,540 00	214,971 49	2,200,345 29
195,000 00			400,000 00	750,000 00	1,012,657 27	10,394,573 49
23,320 00		226 51		100,000 00	94,538 73	466,759 73
173,878 00		15,769 25		1,000,000 00	1,262,598 67	9,393,490 92
240,000 00			37,986 23	2,000,000 00	2,021,353 34	8,314,216 48
17,500 00				250,000 00	55,833 67	1,162,896 56
10,021 35				200,000 00	110,708 57	369,721 88
7,500 00			483 65	1,000,000 00	371,162 10	1,850,571 48
14,500 00		802 94		500,000 00	100,006 86	921,202 20
25,000 00		628 75		250,000 00	158,051 22	1,057,429 31
28,095 00			140,000 00	750,000 00	288,366 95	2,925,662 12
22,679 95				100,000 00	205,227 79	611,650 35
35,151 87		4,324 06	59,321 45	600,000 00	133,826 61	1,873,570 10
391,864 32		91,483 52	712,973 02	2,000,000 00	2,154,604 49	21,690,046 56
30,558 53				100,000 00	151,587 68	1,018,423 15
124,110 84		51,659 96		1,500,000 00	632,913 75	6,238,919 86
13,500 00				200,000 00	147,949 78	715,594 43
6,529 16				100,000 00	85,482 20	240,527 84
17,170 42		8,453 10		200,000 00	115,470 18	1,081,948 74
6,000 00			978 30	(2)29,085,337 17	(1)864,821,824 55	408,866 15
16,000 00				200,000 00	132,153 15	19,308,922 06
254,914 08	120,127 00	260,544 26	499,997 77	5,000,000 00	5,500,230 88	6,234,378 47
80,000 00		153,557 64	130,759 06	1,250,000 00	400,000 00	1,729,856 74
24,176 57				400,000 00	237,611 05	1,236,471 85
19,000 00				300,000 00	143,218 35	902,081 73
25,113 74	4,500 00	2,322 76	2,882 53	200,000 00	172,134 26	(1)204,895 05
500 00			40,495 17	125,000 00	19,647 65	

TABLE V—RISKS AND PREMIUMS—STOCK CASUALTY COMPANIES OF WISCONSIN—

NAME OF COMPAN..	GROSS PREMIUMS LESS REINSURANCE ON ALL UNEXPIRED RISKS			Accident
	Running one year or less from date of policy	Running more than one year from date of policy	Total premiums in force Dec. 31, 1919	
Midland Casualty Company.....	\$52,990 02		\$52,990 02	\$20,634 17
Old Line Life Ins. Co. of America.....	30,429 33	\$123 88	30,553 21	48,300 61
Time Insurance Company.....	2,103 77		2,103 77	(1)307,391 40
Wisconsin Accident and Health Ins. Co.....	5,616 50		5,616 50	(1)55,840 28
Wisconsin National Life Ins. Co.....	8,123 15		8,123 15	(1)58,997 87
Total.....	\$99,262 77	\$123 88	\$99,386 65	\$491,164 33

STOCK CASUALTY COMPANIES

Aetna Casualty and Surety Co.....	\$6,673,618 86	\$1,569,038 18	\$8,242,655 04	\$20 00
Aetna Life Ins. Co.....	12,929,307 33	364,251 83	13,293,559 16	67,392 40
American Automobile Ins. Co.....	2,290,521 62		2,290,521 62	
American Bonding and Casualty Co.....	1,979,346 00	170,966 66	2,150,312 66	4,037 88
American Credit Indemnity Co.....	952,725 20	52,261 70	1,004,986 90	
American Indemnity Co.....	829,001 62	84,423 10	913,424 72	
American Old Line Ins. Co.....	185,128 32		185,128 32	(1)875 00
American Re-Insurance Co.....	106,021 29	581 51	106,602 80	
American Surety Co. of New York.....	5,880,147 03	1,502,196 61	7,382,343 64	
Bankers Accident Ins. Co.....	401,662 20		401,662 20	(1)19,226 62
Bankers Casualty Co.....	136,481 01	120,002 98	256,483 99	(1)43,152 93
Capital Live Stock Insurance Co.....	202,873 02		202,873 02	
Continental Casualty Co.....	4,145,584 12	87,989 67	4,233,573 79	100,733 79
Employers Indemnity Corporation.....	606,090 01		606,090 01	25,486 71
Equitable Accident Company.....	10,341 00		10,341 00	
Equitable Assn. Society of United States.....	295,737 92	43 46	295,781 38	930 46
Fidelity and Casualty Co.....	12,640,570 88	2,898,341 26	15,538,912 14	42,604 55
Fidelity and Deposit Co. of Maryland.....	4,599,355 64	1,027,393 57	5,626,749 21	
Georgia Casualty Company.....	1,614,881 90	6,201 55	1,621,083 45	—5 83
Globe Indemnity Company.....	5,724,612 80	1,136,781 60	6,861,394 40	14,358 36
Great Western Accident Ins. Co.....	305,744 64	36,486 53	342,231 17	392 89
Hartford Accident and Indemnity Co.....	5,684,608 19	521,748 70	6,206,356 89	1,642 41
Hartford Steam Boiler Inspection & Ins. Co.....	61,366 36	6,910,679 76	6,972,046 12	
Indemnity Company of America.....	1,343,029 96		1,343,029 96	
Inter-Ocean Casualty Company.....	63,100 82		63,100 82	(1)8,597 05
Iowa Bonding and Casualty Co.....	489,901 17	133,190 26	623,091 43	
Kansas Casualty and Surety Co.....	379,976 65	31,078 04	411,054 69	263 77
Lloyd's Plate Glass Ins. Co.....	892,221 93	68,664 53	960,886 46	
London & Lancashire Ind. Co. of America.....	1,283,143 40	397,475 05	1,680,618 45	
Loyal Protective Ins. Co.....	214,296 00		214,296 00	(1)3,904 50
Maryland Assurance Corporation.....	1,587,780 27		1,587,780 27	42,894 52
Maryland Casualty Company.....	9,879,508 43	3,047,248 81	12,926,757 24	—39 76
Masonic Protective Association.....	519,185 75	195,065 07	714,250 82	(1)11,672 41
Massachusetts Bonding and Ins. Co.....	3,626,354 90	663,807 21	4,290,162 11	(1)44,062 92
Medical Protective Company.....	36,954 09		36,954 09	
Merchants Life and Casualty Company.....	82,725 87		82,725 87	(1)31,552 66
Metropolitan Casualty Ins. Co.....	1,132,959 11	26,311 66	1,159,270 77	3,125 89
Metropolitan Life Ins. Co.....	40,100 34		40,100 34	
National Casualty Company.....	61,900 00	1,250 00	63,150 00	(1)8,719 25
National Surety Company.....	6,627,168 37	2,581,573 92	9,208,742 29	
New Amsterdam Casualty Co.....	3,675,991 92	164,987 33	3,840,979 25	799 00
New Jersey Fidelity & Plate Glass Ins. Co.....	1,097,391 05	29,940 86	1,127,331 91	
New York Plate Glass Ins. Co.....	1,187,887 15	29,378 40	1,217,265 55	
North American Accident Ins. Co.....	609,709 91	37,522 66	647,232 57	19,561 71
North American Life and Casualty Co.....	32,088 84		32,088 84	4,525 44

(1)Accident and Health Combined.

YEAR ENDING DECEMBER 31, 1919.

PREMIUMS RECEIVED—WISCONSIN BUSINESS

Health	Liability	Workmen's Compensation	Fidelity	Surety	Plate Glass	Steam Boiler
\$13,756 11						
\$13,756 11						

OF OTHER STATES

\$27,405 25	\$8,150 24 29,300 07	\$3,241 57 181,128 81	\$5,959 63	\$25,687 83	\$8,628 43	
469 21	46,604 26	311 45	1,485 19	4,539 10	8,856 30	
	19,625 08		179 11	1,782 54	54 77	
		23,452 34	35,126 34	54,050 25		
32,283 97	16,233 92 210 32	110,424 42 1,596 95				
1,123 75 24,256 61	48,195 13 10 65	130,533 16	12,709 00 30,078 63	18,694 47 79,330 96	13,964 59	\$29,915 70
—8 17 15,646 74	42,228 70 3,197 61	8,991 00 624 59	9,916 33	9,956 87	5,669 44 4,511 35	344 58
455 59 614 25	20,935 15	56,609 03	8,074 22	7,904 10	3,511 67	38,734 00
	4,614 35 56,137 23	7,729 38	242 50 461 19	17,549 97 359 16	902 34 28,022 83	
	403 77	21 28	671 89	12,203 58		
36,241 86 —41 90	33,431 73	189,989 88	9,340 03	52,433 34	15,931 33	16,591 83
	2,582 35	1,074 48	17,101 08	38,172 16	12,805 61	
362 02					19,924 63	
			36,973 70	50,939 17		
11 50	2,594 27 28 73	5,218 13	4,816 36	11,803 58	3,465 99 16,435 53 15,665 18	
4,601 18						

TABLE V—Concluded—RISKS AND PREMIUMS—STOCK CASUALTY

NAME OF COMPANY	PREMIUMS		
	Burglary and theft	Credit	Sprinkler leakage
Midland Casualty Company.....			
Old Line Life Ins. Co. of America.....			
Time Insurance Company.....			
Wisconsin Accident and Health Ins. Co.....			
Wisconsin National Life Ins. Co.....			
Total.....			

STOCK CASUALTY COMPANIES			
Aetna Casualty and Surety Co.....	\$9,994 44		\$1,878 93
Aetna Life Ins. Co.....			
American Automobile Ins. Co.....			
American Bonding and Casualty Co.....	5,103 18		
American Credit Indemnity Co.....		\$41,039 40	
American Indemnity Co.....	234 54		
American Old Line Ins. Co.....			
American Re-Insurance Co.....			
American Surety Co. of New York.....	7,683 42		
Bankers Accident Ins. Co.....			
Bankers Casualty Co.....			
Capital Live Stock Insurance Co.....			
Continental Casualty Co.....	1,579 25		
Employers Indemnity Corporation.....			
Equitable Accident Company.....			
Equitable Assurance Society of United States.....			
Fidelity and Casualty Co.....	17,523 23		
Fidelity and Deposit Co. of Maryland.....	11,602 79		
Georgia Casualty Company.....	971 40		
Globe Indemnity Company.....	8,482 88		
Great Western Accident Ins. Co.....			
Hartford Accident and Indemnity Co.....	4,722 97		
Hartford Steam Boiler Inspection and Ins. Co.....			
Indemnity Company of America.....			
Inter-Ocean Casualty Company.....			
Iowa Bonding and Casualty Co.....	2,127 03		
Kansas Casualty and Surety Co.....	524 94		
Lloyd's Plate Glass Ins. Co.....			
London & Lancashire Indemnity Co. of Am.....	60 34		
Loyal Protective Ins. Co.....			
Maryland Assurance Corporation.....			
Maryland Casualty Company.....	28,931 27		4,251 05
Masonic Protective Association.....			
Massachusetts Bonding and Ins. Co.....	7,521 85		
Medical Protective Company.....			
Merchants Life and Casualty Company.....			
Metropolitan Casualty Ins. Co.....	1,434 71		
Metropolitan Life Ins. Co.....			
National Casualty Company.....			
National Surety Company.....	8,373 49		
New Amsterdam Casualty Co.....	958 20		
New Jersey Fidelity and Plate Glass Ins. Co.....	988 53		
New York Plate Glass Ins. Co.....			
North American Accident Ins. Co.....			
North American Life and Casualty Co.....			

⁽¹⁾ Physician's Liability.

COMPANIES OF WISCONSIN—YEAR ENDING DECEMBER 31, 1919

RECEIVED—WISCONSIN BUSINESS—Concluded.

Fly wheel	Automobile and teams property damage	Workmen's collective	Live stock	Total gross premiums received
				\$34,390 28
				48,300 61
				307,391 40
				55,840 28
				58,997 87
				\$504,920 44

OF OTHER STATES

	\$7,869 40			\$71,430 47
				305,226 53
	188,274 18			188,274 18
	17,643 44			89,050 01
				41,039 40
	7,347 72			29,223 76
				875 00
				23,452 34
				96,860 01
				19,226 62
				43,152 93
			\$2,652 18	2,652 18
	3,368 06			264,623 41
	72 93			27,366 91
				2,054 21
\$7,476 11	9,507 38			355,379 93
				121,023 03
	17,859 64			75,706 18
11 45	829 34			67,880 10
				848 48
	6,344 02		47,538 33	157,896 15
23,426 22				62,160 22
	66,902 63			66,902 63
				8,597 05
	1,952 14			34,215 37
	29,801 72			88,450 35
				28,022 83
	203 38			13,564 24
				3,904 50
				79,136 38
11,403 14	4,972 92			367,194 86
				11,672 41
	363 61			123,684 06
			(?)20,079 75	20,079 75
				31,552 66
				24,847 25
				8,719 25
				96,286 36
	911 98			30,579 01
				17,452 79
				15,665 18
				19,561 71
				9,126 62

TABLE VI—LOSSES PAID—WISCONSIN BUSINESS—STOCK CASUALTY COMPANIES

NAME OF COMPANY	LOSSES PAID—		
	Accident	Health	Liability
Midland Casualty Company.....	\$4,699 21	\$7,587 39	
Old Line Life Ins. Co. of America.....	16,124 63		
Time Insurance Company.....	(1)134,949 51		
Wisconsin Accident and Health Ins. Co.....	(1)23,454 42		
Wisconsin National Life Ins. Co.....	(1)17,413 91		
Total.....	\$196,641 68	\$7,587 39	

STOCK CASUALTY COMPANIES

Aetna Casualty and Surety Co.....			\$1,405 90
Aetna Life Ins. Co.....	\$15,784 21	\$13,427 25	7,594 94
American Automobile Ins. Co.....			
American Bonding and Casualty Co.....	1,227 66	81 51	15,138 47
American Credit Indemnity Co.....			
American Indemnity Co.....			1,271 00
American Old Line Ins. Co.....	(1)5,378 70		
American Re-Insurance Co.....			
American Surety Co. of New York.....			
Bankers Accident Ins. Co.....	2,128 15	3,048 55	
Bankers Casualty Co.....	(1)28,098 57		
Capital Live Stock Insurance Co.....			
Continental Casualty Co.....	15,362 50	18,265 42	1,044 30
Employers Indemnity Corporation.....	7,313 66		
Equitable Accident Company.....			
Equitable Assurance Society of the United States.....	153 56		
Fidelity and Casualty Co.....	31,689 39	9,661 93	29,126 15
Fidelity and Deposit Co. of Maryland.....		683 33	3 50
Georgia Casualty Company.....			19,978 65
Globe Indemnity Company.....	6,730 97	7,780 52	847 65
Great Western Accident Ins. Co.....	288 85	157 12	
Hartford Accident and Indemnity Co.....	132 95		1,677 08
Hartford Steam Boiler Inspection and Ins. Co.....			
Indemnity Company of America.....			
Inter-Ocean Casualty Company.....	(1)3,505 83		
Iowa Bonding and Casualty Co.....			464 35
Kansas Casualty and Surety Co.....		35 67	25,816 73
Lloyd's Plate Glass Ins. Co.....			
London and Lancashire Indemnity Co. of America.....			550 00
Loyal Protective Ins. Co.....	(1)1,593 48		
Maryland Assurance Corporation.....	25,794 14	17,270 84	
Maryland Casualty Company.....			2,617 46
Masonic Protective Association.....	(1)3,751 42		
Massachusetts Bonding and Ins. Co.....	(1)16,698 45		1,147 00
Medical Protective Company.....			
Merchants Life and Casualty Company.....	(1)6,324 30		
Metropolitan Casualty Ins. Co.....	286 42	92 13	
Metropolitan Life Ins. Co.....			
National Casualty Company.....	(1)3,893 92		
National Surety Company.....			
New Amsterdam Casualty Co.....	500 00		150 00
New Jersey Fidelity and Plate Glass Ins. Co.....			4,000 00
New York Plate Glass Ins. Co.....			
North American Accident Ins. Co.....	7,620 59		
North American Life and Casualty Co.....	1,026 94	1,769 54	

(1) Accident and Health Combined.

TABLE VI—Concluded—LOSSES PAID—WISCONSIN BUSINESS—CASUALTY COMPANIES

NAME OF COMPANY	LOSSES PAID	
	Credit	Sprinkler leakage
Midland Casualty Company.....		
Old Line Life Ins. Co. of America.....		
Time Insurance Company.....		
Wisconsin Accident and Health Ins. Co.....		
Wisconsin National Life Ins. Co.....		
Total.....		
STOCK CASUALTY COMPANIES		
Aetna Casualty and Surety Co.....		\$3,963 38
Aetna Life Ins. Co.....		
American Automobile Ins. Co.....		
American Bonding and Casualty Co.....		
American Credit Indemnity Co.....	\$2,037 12	
American Indemnity Co.....		
American Old Line Ins. Co.....		
American Re-Insurance Co.....		
American Surety Co. of New York.....		
Bankers Accident Ins. Co.....		
Bankers Casualty Co.....		
Capital Live Stock Insurance Co.....		
Continental Casualty Co.....		
Employers Indemnity Corporation.....		
Equitable Accident Company.....		
Equitable Assurance Society of the United States.....		
Fidelity and Casualty Co.....		
Fidelity and Deposit Co. of Maryland.....		
Georgia Casualty Company.....		
Globe Indemnity Company.....		
Great Western Accident Ins. Co.....		
Hartford Accident and Indemnity Co.....		
Hartford Steam Boiler Inspection and Ins. Co.....		
Indemnity Company of America.....		
Inter-Ocean Casualty Company.....		
Iowa Bonding and Casualty Co.....		
Kansas Casualty and Surety Co.....		
Lloyd's Plate Glass Ins. Co.....		
London and Lancashire Indemnity Co. of America.....		
Loyal Protective Ins. Co.....		
Maryland Assurance Corporation.....		
Maryland Casualty Company.....		249 71
Masonic Protective Association.....		
Massachusetts Bonding and Ins. Co.....		
Medical Protective Company.....		
Merchant's Life and Casualty Company.....		
Metropolitan Casualty Ins. Co.....		
Metropolitan Life Ins. Co.....		
National Casualty Company.....		
National Surety Company.....		
New Amsterdam Casualty Co.....		
New Jersey Fidelity and Plate Glass Ins. Co.....		
New York Plate Glass Ins. Co.....		
North American Accident Ins. Co.....		
North American Life and Casualty Co.....		

(1) Physician's Liability.

OF WISCONSIN—YEAR ENDING DECEMBER 31, 1919.

WISCONSIN BUSINESS—Concluded.

Fly wheel	Automobile and teams property damage	Workmen's collective	Live stock	Total losses paid
				\$12,286 60
				16,124 63
				134,949 51
				23,454 42
				17,413 91
				\$204,229 07

OF OTHER STATES

	\$2,115 54			\$13,055 94
	64,997 97			99,727 08
	8,612 26			64,997 97
				28,632 27
				2,037 12
	3,534 07			4,805 07
				5,378 70
				47,040 68
				5,176 70
				28,098 57
	922 75			74,613 22
				7,487 04
				153 56
\$577 15	4,948 92			134,618 62
	18 80			12,258 42
	10,080 08			46,982 08
	1,107 93			19,740 44
				445 97
	1,239 77		\$7,408 20	29,223 99
	21,935 66			1,398 23
				21,935 66
				3,505 83
	614 67			3,422 29
	17,497 67			45,030 15
	196 40			10,754 33
				1,645 53
				1,593 48
				43,064 98
—50 99	2,980 92		(1)1,800 00	77,653 43
	24 80			3,751 42
			(1)6,532 40	23,548 68
				6,532 40
				6,324 30
				7,276 79
				3,893 92
				9,817 94
	24 60			4,351 37
				10,639 92
				6,267 19
				7,620 59
				2,796 48

TABLE I—INCOME—STOCK CASUALTY COMPANIES OF OTHER

NAME OF COMPANY	LOCATION	Net	
		Ledger assets Dec. 31, 1918 (2-3)	Accident (4)
Norwich Union Indemnity Co.	New York City, N. Y.	\$500,000 00	\$21 00
Pacific Mutual Life Ins. Co.	Los Angeles, Cal.	2,634,449 35	1,665,293 96
Preferred Accident Ins. Co.	New York, N. Y.	5,726,464 86	972,750 04
Republic Casualty Co.	Pittsburgh, Pa.	1,504,883 47	4,014 11
Ridgely Protective Association	Worcester, Mass.	531,516 30	(1)804,779 03
Royal Indemnity Co.	New York, N. Y.	8,542,246 47	216,609 85
Standard Accident Ins. Co.	Detroit, Mich.	9,123,741 28	1,682,379 61
Travelers Equitable Ins. Co.	Minneapolis, Minn.	172,690 84	(1)121,413 73
Travelers Indemnity Co.	Hartford, Conn.	5,336,431 62	176,337 27
Travelers Ins. Co.	Hartford, Conn.	40,959,284 57	5,704,700 97
United States Casualty Co.	New York, N. Y.	5,321,368 01	528,400 34
United States Fidelity and Guar. Co.	Baltimore, Md.	21,565,832 88	369,325 03
Western Casualty Company	Chicago, Ill.	1,719,473 10	
Total		\$285,343,682 47	\$31,168,831 63

STOCK CASUALTY COMPANIES

Employers Liability Assurance Corp. Ltd.	Boston, Mass.	\$20,984,304 85	\$466,355 51
General Accident Fire & Life Assurance Corp.	Philadelphia, Pa.	4,337,454 22	767,403 81
London Guarantee and Accident Co. Ltd.	Chicago, Ill.	12,885,098 30	210,949 60
Ocean Accident and Guar. Corp. Ltd.	New York, N. Y.	13,347,229 59	407,180 12
Zurich Gen. Acci. and Liability Ins. Co.	Chicago, Ill.	4,935,785 40	4,009 62
Total		\$56,787,872 36	\$1,855,898 66

MUTUAL CASUALTY COMPANIES

American Automobile Mutual Ins. Co.	Menomonee Pa s, Wis.		
Automobile Liability Co. Ltd. Mut.	Milwaukee, Wis.	\$32,509 34	
Badger Mutual Live Stock Ins. Co.	Milwaukee, Wis.	18,114 28	
Badger State Ltd. Mut. Automobile Ins. Co.	Rhineland, Wis.	8,279 46	\$3,872 83
Bankers Ltd. Mut. Casualty Co.	Milwaukee, Wis.	36,015 74	
Builders Ltd. Mut. Liability Co.	Madison, Wis.	38,891 63	
Bldg. Contractors Mut. Liability Ins. Co.	Milwaukee, Wis.	35,344 90	
Employers Mut. Liability Ins. Co. of Wis.	Wausau, Wis.	784,622 58	
General Insurance Company	Madison, Wis.		
Master Plumbers Ltd. Mut. Liability Co. of Wis.	Milwaukee, Wis.	21,447 03	
Milwaukee Automobile Ins. Co. Ltd. Mut.	Milwaukee, Wis.	21,113 61	
Threshermen's Nat. Ins. Co. Ltd. Mutual	Madison, Wis.	6,610 98	
United Automobile Mutual Ins. Co.	Milwaukee, Wis.	2,574 03	
Wisconsin Automobile Mutual Indemnity Co.	Monroe, Wis.		
Wisconsin Brotherhood of Threshermen Ins. Co.	Fond du Lac, Wis.	16,235 13	
Wisconsin Hardware Ltd. Mut. Liab. Co.	Stevens Point, Wis.	68,083 39	
Wisconsin Mutual Plate Glass Ins. Co.	Juneau, Wis.	11,220 60	
Wisconsin Mutual Liability Co.	Milwaukee, Wis.	129,955 47	
Total		\$1,213,553 70	\$3,872 83

MUTUAL CASUALTY COMPANIES

American Mut. Liability Ins. Co.	Boston, Mass.	\$6,745,480 57	
Autoist Mutual Ins. Co.	Chicago, Ill.	126,805 09	
Integrity Mutual Casualty Co.	Chicago, Ill.	781,156 03	\$153 96
Liberty Mutual Ins. Co.	Boston, Mass.	4,363,708 60	
Lumbermens Mut. Casualty Co.	Chicago, Ill.	397,119 67	
Western Automobile Indemnity Assn.	Fort Scott, Kan.	213,285 45	
Total		\$12,627,555 41	\$153 96

CASUALTY

Associated Employers Reciprocal	Chicago, Ill.	\$1,082,573 12	
Belt Automobile Indemnity Assn.	El Paso, Ill.	215,818 90	
Casualty Reciprocal Exchange	Kansas City, Mo.	672,797 87	
National Auto. Owners Interinsurance Assn.	Gladstone, Mich.	114,140 27	
Utilities Indemnity Exchange	St. Louis, Mo.	303,109 78	
Total		\$1,388,439 94	
Grand Total		\$357,130,167 80	\$33,661,711 24

(1) Accident and Health Combined.

STATES—Concluded—YEAR ENDING DECEMBER 31, 1919

PREMIUMS

Health (5)	Liability (6)	Workmen's compensation (7)	Fidelity (8)	Surety (9)	Plate glass (10)
	\$5,974 37	\$1,221 79			\$21 19
\$827,549 66					
340,740 55	1,508,576 20		\$178,277 81	\$132,577 36	
3,871 38	171,272 94	313,902 42	14,139 37	71,321 31	32,399 51
88,264 96	2,636,321 27	2,689,002 06	392,168 96	446,275 04	291,075 16
572,720 56	2,485,792 42	2,994,723 41			
145,978 75	84,150 15	873,651 32			390,950 17
2,500,993 09	9,958,254 89	19,003,050 18			
367,352 28	1,850,496 37	1,036,911 66			142,176 68
222,630 06	4,577,941 74	5,155,981 45	1,917,030 57	4,591,100 34	420,645 35
	205,545 27	1,809,158 07			
\$10,672,220 27	\$52,144,600 80	\$66,849,820 55	\$13,012,343 75	\$24,392,622 12	\$8,497,564 72

OF FOREIGN COUNTRIES (U. S. BRANCH)

\$266,675 75	\$6,273,154 47	\$12,325,106 91	\$128,031 64	\$14,615 08	\$204,053 96
461,239 31	2,182,995 73	1,866,811 73			
122,063 73	2,883,637 52	7,101,802 80			
150,061 75	3,013,876 81	6,193,847 34	101,559 83		259,250 22
477 00	1,881,541 48	2,469,123 01			
\$1,000,517 54	\$16,235,206 01	\$29,956,691 79	\$229,591 47	\$14,615 08	\$463,301 18

OF WISCONSIN.

	\$54,388 22				
	14,770 45				
	4,779 43	\$93,969 29	\$5,925 68	\$2,106 02	
		47,495 23			
		1,231,925 46			
					140 62
		17,021 26			
	32,732 80	22,339 14			
	3,319 15	13,697 48			
	46,712 06	50,350 04			\$19,283 82
		316,875 62			31,398 23
	\$141,931 66	\$1,771,334 38	\$5,925 68	\$2,106 02	\$41,822 67

OF OTHER STATES.

	\$861,792 18	\$6,485,935 60			
	78,715 28				
\$266 09	71,343 66	1,002,041 72			
	349,278 98	4,754,116 78			
	144,592 23	584,777 48			
\$266 09	\$1,505,722 33	\$12,826,871 58			

INTERINSURERS.

	\$173,984 80	\$1,406,780 79			
	305,090 00	420,065 34			
	14,444 81				
	133,573 44	84,285 36			
	\$627,093 05	\$1,911,131 49			
\$11,727,967 82	\$70,480,569 05	\$111,909,069 00	\$13,247,860 90	\$24,409,343 22	\$9,002,691 57

TABLE I—Continued—INCOME—STOCK CASUALTY COMPANIES OF OTHER

NAME OF COMPANY	Steam boiler	Burglary and theft	Credit
	(11)	(12)	(13)
Norwich Union Indemnity Co.....		\$3,404 39	
Pacific Mutual Life Ins. Co.....			
Preferred Accident Ins. Co.....		273,451 54	
Republic Casualty Co.....		40,802 64	
Ridgely Protective Association.....			
Royal Indemnity Co.....	\$166,954 12	467,755 94	
Standard Accident Ins. Co.....			
Travelers Equitable Ins. Co.....			
Travelers Indemnity Co.....	539,058 80	1,068,432 52	
Travelers Ins. Co.....			
United States Casualty Co.....	—15 68	171,994 58	
United States Fidelity and Guar. Co.....		1,305,743 85	
Western Casualty Company.....			
Total.....	\$4,092,739 84	\$10,060,912 57	\$1,047,110 44

STOCK CASUALTY COMPANIES

Employers Liability Assurance Corp. Ltd.....	\$117,333 75	\$485,233 19	
General Accident, Fire and Life Assurance Corp.....		103,301 64	
London Guarantee and Accident Co. Ltd.....	44,559 27	251,722 19	\$530,235 42
Ocean Accident and Guar. Corp. Ltd.....	230,686 09	503,189 74	642,333 79
Zurich Gen. Acci. and Liability Ins. Co.....			
Total.....	\$392,579 11	\$1,343,446 76	\$1,172,569 21

MUTUAL CASUALTY COMPANIES

American Automobile Mutual Ins. Co.....			
Automobile Liability Co. Ltd. Mut.....			
Badger Mutual Live Stock Ins. Co.....			
Badger State Ltd. Mut. Automobile Ins. Co.....			
Bankers Ltd. Mut. Casualty Co.....		\$12,878 08	
Builders Ltd. Mut. Liability Co.....			
Bldg. Contractors Mut. Liability Ins. Co.....			
Employers Mut. Liability Ins. Co. of Wis.....			
General Insurance Company.....			
Master Plumbers Ltd. Mut. Liability Co. of Wis.....			
Milwaukee Automobile Ins. Co. Ltd. Mut.....			
Threshermen's Nat. Ins. Co. Ltd. Mutual.....			
United Automobile Mutual Ins. Co.....			
Wisconsin Automobile Mutual Indemnity Co.....			
Wisconsin Brotherhood of Threshermen Ins. Co.....			
Wisconsin Hardware Ltd. Mut. Liab. Co.....			
Wisconsin Mutual Plate Glass Ins. Co.....			
Wisconsin Mutual Liability Co.....			
Total.....		\$12,878 08	

MUTUAL CASUALTY COMPANIES

American Mut. Liability Ins. Co.....			
Autoist Mutual Ins. Co.....		\$41,055 52	
Integrity Mutual Casualty Co.....			
Liberty Mutual Ins. Co.....			
Lumbermen's Mutual Casualty Co.....			
Western Automobile Indemnity Assn.....			
Total.....		\$41,055 52	

CASUALTY

Associated Employers Reciprocal.....			
Belt Automobile Indemnity Assn.....			
Casualty Reciprocal Exchange.....			
National Automobile Owner's Interinsurance Assn.....			
Utilities Indemnity Exchange.....			
Total.....			
Grand total.....	\$4,485,018 95	\$11,458,292 93	\$2,219,679 65

STATES—Concluded—YEAR ENDING DECEMBER 31, 1919.

Sprinkler leakage (14)	Fly wheel (16)	Automobile and teams property damage (17)	Workmen's collective (18)	Live stock (19)	Total net premiums (20)
		\$1,918 01			\$12,560 75
		579,086 75			2,492,843 62
		106,785 07			3,985,460 25
					758,508 75
					804,779 03
	\$84,125 66	798,190 13	\$561 68		8,277,304 83
		676,171 02	3,202 45		8,414,989 47
					121,415 73
	28,334 79	2,736,581 80			6,043,475 57
			15,950 61		37,182,949 74
		354,446 19	9,824 95		4,461,587 37
		967,495 08	75,303 89	\$7,178 24	19,610,375 60
					2,014,703 34
\$529,946 87	\$749,311 00	\$17,964,387 45	\$355,288 56	\$1,389,975 08	\$242,927,375 65

OF FOREIGN COUNTRIES (U. S. BRANCH)

	\$59,533 09	\$1,258,856 25	\$19,588 43		\$21,618,538 03
		698,461 42			6,080,213 64
		600,606 23	20,878 08		11,766,454 84
	91,541 96	678,806 66			12,272,334 31
		401,527 47			4,756,678 58
	\$151,075 05	\$3,638,258 03	\$40,466 51		\$56,494,219 40

OF WISCONSIN

		\$2,223 24			\$2,223 24
		59,773 91			114,162 13
				\$12,457 69	12,457 69
					18,643 28
					20,909 78
		2,160 10		306 09	101,214 91
					47,905 23
					1,231,925 46
					140 62
					17,021 26
		16,310 26			49,043 06
		10,908 35			22,339 14
		13,276 62			10,908 35
					16,595 77
					13,697 48
		27,027 16			134,373 08
					31,398 23
					316,875 62
		\$120,771 29		\$12,763 78	\$2,109,533 56

OF OTHER STATES

		\$195,662 55			\$7,543,390 33
		33,735 11			153,505 91
		164,310 65	\$20,602 41		1,258,718 49
		52,942 38			5,156,338 14
		47,766 86			777,136 57
		435,172 05			435,172 05
		\$929,589 60	\$20,602 41		\$15,324,261 49

INTERINSURERS

		\$137,713 52			\$1,718,479 11
		935,543 69			935,543 69
		103,229 81			828,385 15
		26,031 95			40,476 76
		220,762 42			438,621 22
		\$1,423,281 39			\$3,961,505 93
\$529,946 87	\$900,386 05	\$23,503,402 19	\$416,357 48	\$1,402,738 86	\$319,355,035 78

TABLE I—Concluded—INCOME—STOCK CASUALTY COMPANIES OF OTHER STATES

NAME OF COMPANY	Policy fees (21)	Inspections (22)	Interest and rents (31)
Norwich Union Indemnity Co.....			\$3,945 45
Pacific Mutual Life Ins. Co.....	\$33,592 00		133,562 19
Preferred Accident Ins. Co.....			207,514 48
Republic Casualty Co.....			58,385 75
Ridgely Protective Association.....	127,171 00		25,851 03
Royal Indemnity Co.....			312,636 07
Standard Accident Ins. Co.....	30,435 24		432,075 81
Travelers Equitable Ins. Co.....	26,369 15		9,811 64
Travelers Indemnity Co.....		\$9,276 94	216,323 97
Travelers Ins. Co.....		1 54	1,586,966 68
United States Casualty Co.....			218,876 96
United States Fidelity and Guar. Co.....		4,887 95	709,818 30
Western Casualty Company.....			36,894 00
Total.....	\$1,039,091 73	\$97,363 94	\$11,517,951 10

STOCK CASUALTY COMPANIES

Employers Liabilities Assurance Corp. Ltd.....			\$744,990 11
General Accident Fire and Life Assurance Corp.....	\$63,522 00		121,405 85
London Guarantee and Accident Co. Ltd.....			469,710 02
Ocean Accident and Guar. Corp. Ltd.....			531,124 10
Zurich Gen. Acci. and Liability Ins. Co.....		\$1,181 14	182,267 93
Total.....	\$63,522 00	\$1,181 14	\$2,049,498 01

MUTUAL CASUALTY COMPANIES

American Automobile Mutual Ins. Co.....			
Automobile Liability Co. Ltd. Mut.....	\$2,625 00		\$245 11
Badger Mutual Live Stock Ins. Co.....			8 30
Badger State Ltd. Mut. Automobile Ins. Co.....			204 92
Bankers Ltd. Mut. Casualty Co.....			1,212 37
Builders Ltd. Mut. Liability Co.....			1,491 97
Bldg. Contractors Mut. Liability Ins. Co.....			
Employers Mut. Liability Ins. Co. of Wis.....			33,692 23
General Insurance Co.....			
Master Plumbers Ltd. Mut. Liability Co. of Wis.....			725 68
Milwaukee Automobile Ins. Co. Ltd. Mut.....			656 74
Threshermen's Nat. Ins. Co. Ltd. Mutual.....			
United Automobile Mutual Ins. Co.....	3,276 00		
Wisconsin Automobile Mutual Indemnity Co.....	2,602 73		
Wisconsin Brotherhood of Threshermen Ins. Co.....			
Wisconsin Hardware Ltd. Mut. Liab. Co.....			2,671 70
Wisconsin Mutual Plate Glass Ins. Co.....			158 91
Wisconsin Mutual Liability Co.....			4,442 68
Total.....	\$5,227 73		\$45,305 69

MUTUAL CASUALTY COMPANIES

American Mut. Liability Ins. Co.....			\$349,373 99
Autoist Mutual Ins. Co.....			3,130 67
Integrity Mutual Casualty Co.....			28,934 37
Liberty Mutual Ins. Co.....			186,502 35
Lumbermen's Mutual Casualty Co.....			13,631 99
Western Automobile Indemnity Assn.....			7,789 59
Total.....			\$589,362 96

CASUALTY

Associated Employers Reciprocal.....			\$30,866 23
Belt Automobile Indemnity Assn.....			6,268 58
Casualty Reciprocal Exchange.....			27,877 87
National Automobile Owner's Interinsurance Assn.....			
Utilities Indemnity Exchange.....			4,863 33
Total.....			\$69,876 01
Grand Total.....	\$1,163,637 08	\$98,545 08	\$14,248,049 73

—Concluded—YEAR ENDING DECEMBER 31, 1919.

Agents' balances previously charged off (36)	Gross profit on sale or maturity of ledger assets (38)	Gross increase by adjustment in book value of ledger assets (39)	All other sources (32-37)	Total income (40)	Ledger assets Dec. 31, 1918 and income 1919
			\$550,000 00	\$566,506 20	\$1,066,506 20
\$614 85		\$240 89	4,176 96	2,665,030 51	5,299,479 86
	\$7,268 75			4,200,243 48	9,926,708 34
300 00	3,019 86		173,178 80	993,393 16	2,498,276 63
11 40				957,812 46	1,489,328 76
	1,118 12		1,746 33	8,592,805 35	17,135,051 82
	4,110 32	19,782 00	100,000 00	9,001,392 84	18,125,134 12
		13 20	2,008 90	159,616 62	332,307 46
8 25		3,942 59	21 76	6,273,049 08	11,609,480 70
120 53	130,401 25	67,563 57	10,459,737 00	49,427,740 31	90,387,024 88
	1,399 75		73,820 02	4,755,684 10	10,077,052 11
1,264 58	9,897 09		2,261,790 58	22,598,034 10	44,163,866 98
		100 00	25,030 00	2,076,727 34	3,796,200 44
\$40,381 32	\$314,932 06	\$312,532 37	\$21,513,645 06	\$277,763,273 23	\$563,106,955 70

OF FOREIGN COUNTRIES (U. S. BRANCH)

\$17,922 10		\$37,455 86		\$22,418,906 10	\$43,403,210 95
236,785 07	\$1,530 71	72,111 95	\$122,869 67	6,698,438 89	11,035,893 11
	18,714 06			12,254,878 92	25,137,977 22
7,369 90	15,805 29			12,826,633 60	26,173,863 19
2,490 99	4,441 25		10,010 00	4,957,069 89	9,892,855 29
\$264,568 06	\$40,491 31	\$109,567 81	\$132,879 67	\$59,155,927 40	\$115,643,799 76

OF WISCONSIN.

\$1,156 05	\$4 44	\$84 00	\$20,156 94	\$2,223 24	\$2,223 24
			1,500 00	138,433 67	170,943 01
			61 53	13,965 99	32,080 27
			85,276 61	18,909 73	27,189 19
				107,398 76	143,414 50
			33,050 00	135,756 88	174,648 51
				47,495 23	82,840 13
698 11	1,195 00			1,267,510 80	2,052,133 38
	18 00			140 62	140 62
				17,764 94	39,211 97
				49,699 80	70,813 41
			263 95	22,603 09	29,214 07
			601 97	14,786 32	17,360 35
			1,000 00	20,198 50	20,198 50
				13,697 48	29,932 61
		1 63		137,046 41	205,129 80
			350 00	31,907 14	43,127 74
910 58				322,228 88	452,184 35
\$2,764 74	\$1,217 44	\$85 63	\$141,333 55	\$2,305,468 34	\$3,519,022 04

OF OTHER STATES.

	\$11,771 37			\$7,904,535 69	\$14,650,016 26
	6 00		\$94,141 16	250,783 74	377,588 83
\$921 17		\$1,190 00	146,674 60	1,436,438 63	2,217,594 66
208 79	486 73	4,044 84	1,722 82	5,349,303 67	9,713,012 27
	15 00			790,783 56	1,187,903 23
		2,371 86	423 88	445,757 38	659,042 83
\$1,129 96	\$12,279 10	\$7,606 70	\$242,962 46	\$16,177,602 67	\$28,805,158 08

INTERINSURERS.

			\$216,136 72	\$1,965,482 06	\$3,048,055 18
	\$50 00			941,862 27	1,157,681 17
			28,710 00	884,973 02	1,557,770 89
				40,476 76	154,617 03
				443,484 55	746,594 33
	\$50 00		\$241,846 72	\$4,276,278 66	\$6,664,718 60
\$308,900 50	\$368,969 91	\$428,104 65	\$22,060,602 53	\$358,031,845 26	\$715,162,013 06

TABLE II—DISBURSEMENTS—STOCK CASUALTY COMPANIES OF

NAME OF COMPANY	NET AMOUNT			
	Accident (1)	Health (2)	Liability (3)	Workmen' compensation (4)
Norwich Union Indemnity Co.....				
Pacific Mutual Life Ins. Co.....	\$445,982 77	\$326,233 78		
Preferred Accident Ins. Co.....	332,321 98	167,166 93	\$542,572 97	
Republic Casualty Co.....	635 49	2,348 10	84,121 16	\$102,523 96
Ridgley Protective Association.....	176,444 78	331,115 16		
Royal Indemnity Co.....	97,278 32	46,558 87	994,664 39	996,902 16
Standard Accident Ins. Co.....	664,782 89	323,157 19	831,509 34	1,107,296 75
Travelers Equitable Ins. Co.....	14,719 81	36,801 68		
Travelers Indemnity Co.....	27,777 93	84,463 53	19,796 07	296,319 62
Travelers Ins. Co.....	1,899,245 58	1,222,449 60	3,725,335 79	7,539,143 32
United States Casualty Co.....	214,119 40	179,994 06	772,025 29	459,407 90
United States Fidelity and Guar. Co.....	151,966 09	125,542 94	1,951,628 61	1,978,882 44
Western Casualty Company.....			60,776 41	309,782 55
Total.....	\$10,532,423 62	\$6,725,985 95	\$20,086,628 85	\$25,335,401 31

STOCK CASUALTY COMPANIES

Employers Liability Assur. Corp. Ltd.....	\$225,950 97	\$143,745 27	\$1,834,785 90	\$5,104,206 76
General Acci. Fire and Life Assur. Corp.....	294,161 38	255,997 85	900,832 09	621,691 60
London Guar. and Accident Co. Ltd.....	115,636 88	74,394 21	960,177 98	2,886,667 89
Ocean Accident and Guar. Corp. Ltd.....	175,990 19	68,829 03	1,109,542 77	2,296,941 79
Zurich Gen. Acci. and Liability Ins. Co.....	124 00		700,720 16	870,616 96
Total.....	\$811,863 42	\$542,966 36	\$5,506,058 90	\$11,780,124 96

MUTUAL CASUALTY COMPANIES

American Automobile Mutual Ins. Co.....				
Automobile Liability Co. Ltd. Mut.....			\$18,691 76	
Badger Mutual Live Stock Ins. Co.....				
Badger State Ltd. Mut. Automobile Ins. Co.....			190 00	
Bankers Ltd. Mut. Casualty Co.....				
Builders Ltd. Mut. Liability Co.....				\$22,201 44
Bldg. Contractors Mut. Liability Ins. Co.....				7,051 68
Employers Mut. Liability Ins. Co. of Wis.....				486,114 66
General Insurance Company.....				
Master Plumbers Ltd. Mut. Liab. Co. of Wis.....			577 02	4,059 83
Milwaukee Automobile Ins. Co. Ltd. Mut.....			2,636 79	
Threshermen's Nat. Ins. Co. Ltd. Mutual.....				3,040 77
United Automobile Mutual Ins. Co.....				
Wisconsin Automobile Mut. Indemnity Co.....			35 00	
Wisconsin Brotherhood of Threshermen Ins. Co.....				4,136 00
Wisconsin Hardware Ltd. Mut. Liab. Co.....			3,281 05	15,079 62
Wisconsin Mutual Plate Glass Ins. Co.....				
Wisconsin Mutual Liability Co.....				147,792 04
Total.....			\$25,221 62	\$686,435 27

MUTUAL CASUALTY COMPANIES

American Mut. Liability Ins. Co.....			\$151,049 97	\$2,041,566 93
Autoist Mutual Ins. Co.....			19,552 39	
Integrity Mutual Casualty Co.....			21,346 62	352,754 21
Liberty Mutual Ins. Co.....			31,051 40	1,353,005 49
Lumbermen's Mutual Casualty Co.....			12,608 38	183,163 60
Western Automobile Indemnity Assn.....				
Total.....			\$235,608 76	\$3,930,470 23

CASUALTY

Associated Employers Reciprocal.....			\$87,741 61	\$382,122 64
Belt Automobile Indemnity Assn.....				
Casualty Reciprocal Exchange.....			123,919 19	122,749 35
National Auto. Owners Interinsurance Assn.....			7,739 63	
Utilities Indemnity Exchange.....			64,442 21	35,593 75
Total.....			\$253,842 64	\$540,465 74
Grand total.....	\$11,580,569 65	\$7,307,248 53	\$26,049,619 16	\$41,890,774 87

OTHER STATES—Concluded—YEAR ENDING DECEMBER 31, 1919.

PAID POLICYHOLDERS FOR LOSSES

Fidelity (5)	Surety (6)	Plate glass (7)	Steam boiler (8)	Burglary and theft (9)	Credit (10)	Sprink'er leakage (11)
\$93,089 74 4,648 92	\$20,808 47 22,406 75	\$12,668 78		\$96,795 76 9,544 12		
73,083 05	48,997 87	120,172 27	\$9,725 98	219,604 71		
		157,447 17	54,339 25	250,976 40		
764,770 16	898,275 75	69,324 28 173,962 59		87,849 41 511,503 13		
\$3,834,118 11	\$3,612,559 96	\$3,781,135 46	\$506,979 17	\$3,928,531 96	\$39,989 71	\$167,140 39

OF FOREIGN COUNTRIES (U. S. Branch)

\$27,115 61	\$1,658 97	\$92,440 54	\$3,417 06	\$233,820 06 52,438 75		
17,006 52		101,685 73	7,194 41 7,490 80	141,190 33 244,906 17	\$1,803 19 5,973 07	
\$44,122 13	\$1,658 97	\$194,126 27	\$18,102 27	\$672,445 31	\$7,776 26	

OF WISCONSIN

				\$1,209 55 2,112 61		
		\$2,144 13 9,075 96				
		\$11,220 09		\$3,322 16		

OF OTHER STATES

				\$6,090 78		
				\$6,090 78		

INTERINSURERS

\$3,878,240 24	\$3,614,218 93	\$3,986,481 82	\$525,081 44	\$4,609,180 66	\$47,765 97	\$167,140 39
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TABLE II—Continued—DISBURSEMENTS—STOCK CASUALTY COMPANIES

NAME OF COMPANY	NET AMOUNT PAID POLICY-		
	Fly whee	Automobile and teams property damage	Workmen's collective
	(13)	(14)	(15)
Norwich Union Indemnity Co.....		\$80 00	
Pacific Mutual Life Ins. Co.....		263,388 82	
Preferred Accident Ins. Co.....		55,890 73	
Republic Casualty Co.....			
Ridgely Protective Association.....			
Royal Indemnity Co.....	\$7,973 13	348,373 30	
Standard Accident Ins. Co.....		302,637 55	\$622 44
Travelers Equitable Ins. Co.....			
Travelers Indemnity Co.....	3,600 00	1,384,704 84	
Travelers Ins. Co.....			7,524 39
United States Casualty Co.....		177,440 75	2,139 19
United States Fidelity and Guar. Co.....		408,978 17	28,843 81
Western Casualty Company.....			
Total.....	\$75,547 86	\$8,455,158 20	\$111,462 81

STOCK CASUALTY COMPANIES

Employers Liability Assurance Corp. Ltd.....	\$3,405 10	\$534,658 23	\$13,134 18
General Accident, Fire and Life Assurance Corp.....		325,928 92	
London Guarantee and Accident Co. Ltd.....		262,955 33	14,500 23
Ocean Accident and Guar. Corp. Ltd.....	1,920 59	323,931 00	
Zurich Gen. Acci. and Liability Ins. Co.....		186,330 89	
Total.....	\$5,325 69	\$1,633,804 37	\$27,634 41

MUTUAL CASUALTY COMPANIES

American Automobile Mutual Ins. Co.....			
Automobile Liability Co. Ltd. Mut.....		\$26,066 63	
Badger Mutual Live Stock Ins. Co.....			
Badger State Ltd. Mut. Automobile Ins. Co.....		492 35	
Bankers Ltd. Mut. Casualty Co.....			
Builders Ltd. Mut. Liability Co.....		20 85	
Bldg. Contractors Mut. Liability Ins. Co.....			
Employers Mut. Liability Ins. Co. of Wis.....			
General Insurance Company.....			
Master Plumbers Ltd. Mut. Liability of Wis.....			
Milwaukee Automobile Ins. Co. Ltd. Mut.....		3,635 98	
Threshermen's Nat. Ins. Co. Ltd. Mutual.....			
United Automobile Mutual Ins. Co.....		481 13	
Wisconsin Automobile Mutual Indemnity Co.....		3,521 03	
Wisconsin Brotherhood of Threshermen Ins. Co.....			
Wisconsin Hardware Ltd. Mut. Liab. Co.....		3,884 20	
Wisconsin Mutual Plate Glass Ins. Co.....			
Wisconsin Mutual Liability Co.....			
Total.....		\$37,128 69	

MUTUAL CASUALTY COMPANIES

American Mut. Liability Ins. Co.....		\$53,833 44	
Autoist Mutual Ins. Co.....		9,706 57	
Integrity Mutual Casualty Co.....		26,567 96	\$11,060 63
Liberty Mutual Ins. Co.....		15,204 85	
Lumbermen's Mutual Casualty Co.....		12,888 93	
Western Automobile Indemnity Assn.....		94,752 80	
Total.....		\$212,954 55	\$11,060 63

CASUALTY

Associated Employers Reciprocal.....		\$34,610 54	
Belt Automobile Indemnity Assn.....		463,231 41	
Casualty Reciprocal Exchange.....		50,352 60	
National Automobile Owner's Interinsurance Assn.....		5,581 68	
Utilities Indemnity Exchange.....		102,629 99	
Total.....		\$656,306 22	
Grand Total.....	\$80,873 55	\$10,866,088 69	\$150,157 85

OF OTHER STATES—Concluded—YEAR ENDING DECEMBER 31, 1919

HOLDERS FOR LOSSES—Concluded						
Live stock	All other	Net total amount paid for losses	Investigation and adjustment of claims	Policy fees retained by agents	Commissions or brokerage	Salaries and fees of officers, directors and employes (29)
(16)		(17)	(18)	(23)	(24)	
		\$80 00	\$10 25		\$56 80	\$7,428 63
		772,216 55	31,188 58	\$33,592 00	831,096 88	197,956 88
		1,516,144 67	205,025 50		1,033,679 65	268,687 78
		294,788 01	44,807 84		154,426 49	55,453 23
		507,559 94	6,766 54	124,794 45	34,140 52	139,550 39
		2,963,334 05	422,679 07		1,731,279 19	426,006 04
		3,230,006 16	395,412 26	30,435 24	1,932,213 74	325,977 68
		51,521 49	638 84	26,274 80	21,127 14	17,464 08
		2,279,424 81	320,175 73		1,305,197 21	214,536 14
	\$13,390 90	14,407,089 58	2,075,552 92		6,349,367 75	1,686,389 16
		1,962,300 28	310,475 31		1,021,985 63	223,113 73
		6,994,353 69	584,957 84		3,669,392 81	910,193 85
		370,558 96	20,137 43			19,940 55
\$486,593 59	\$688,640 58	\$88,368,297 53	\$11,560,994 24	\$995,546 94	\$50,721,433 29	\$12,821,967 22

OF FOREIGN COUNTRIES (U. S. Branch)

		\$8,218,338 65	\$1,382,167 64		\$4,449,917 50	\$579,768 08
		2,451,050 59	446,379 62	\$63,522 00	1,315,476 31	204,674 55
		4,464,520 45	699,933 97		2,327,102 47	297,582 31
		4,354,307 66	661,240 42		2,360,590 81	603,280 80
		1,757,791 97	341,229 71		888,638 01	159,514 34
		\$21,246,009 32	\$3,530,951 36	\$63,522 00	\$11,341,725 10	\$1,844,820 08

OF WISCONSIN

		\$44,758 39	\$3,320 90	\$2,290 44	\$22,055 05	\$787 69
\$11,765 64		11,765 64			455 50	6,152 81
		1,891 90	299 00		4,637 11	2,100 00
		2,112 61			7,193 00	2,907 00
		22,222 29			10,345 23	1,345 14
		7,051 68				461 94
		486,114 66	5,718 86			49,522 51
		4,636 85				2,005 00
		6 272 77	1 038 78			
		3,040 77		836 00	183 38	1,260 00
		481 13		3,276 00		1,669 15
		3,556 03	5 38	1,883 67		
		4,136 00			844 36	1,525 81
		24,389 00	1,425 90		4,175 10	9,885 00
		9,075 96			8,086 82	1,248 50
		147,792 04	505 69		9,392 21	20,434 62
\$11,765 64		\$773,883 92	\$12,015 51	\$4,174 11	\$62,547 27	\$95,469 02

OF OTHER STATES

		\$2,246,450 34	\$529,212 46			\$224,354 85
		35,349 74			\$17,589 65	34,449 83
		411,709 42	66,558 60			123,733 80
		1,399,261 74	328,682 51			75,443 19
		208,660 91	40,208 58		13,374 61	45,152 43
		94,752 80	44,686 55		104,699 13	40,037 70
		\$4,396,184 95	\$1,009,348 70		\$135,663 39	\$543,191 80

INTERINSURERS

		\$504,474 79	\$93,347 17		\$359,942 72	
		463,231 41	40,147 90			\$306,304 83
		297,021 14			994 31	
		13,321 31	1,029 82			8,767 61
		202,665 95	20,909 60			133,491 67
		\$1,480,714 60	\$155,434 49		\$359,942 72	\$449,558 42
\$498,359 23	\$689,832 25	\$115,941,633 23	\$16,132,327 57	\$1,118,456 20	\$62,333,695 43	\$15,790,324 84

TABLE II—Continued—DISBURSEMENTS—STOCK CASUALTY COMPANIES OF

NAME OF COMPANY	Salaries and expenses of agents (30)	Medical examiners' fees and salaries (31)	Inspection of risks (32)	Rents (33)
Norwich Union Indemnity Co.....	\$419 40		\$135 00	\$900 00
Pacific Mutual Life Ins. Co.....	33,892 17	\$12,244 73	4,548 94	30,480 80
Preferred Accident Ins. Co.....	56,357 33	1,747 18	6,525 48	18,599 58
Republic Casualty Co.....	7,986 35	3 00	11,283 10	6,380 00
Ridgely Protective Association.....	49,068 25			4,100 04
Royal Indemnity Co.....	143,555 29	298 87	146,990 96	48,520 46
Standard Accident Ins. Co.....	207,584 50	18 00	100,722 16	24,698 92
Travelers Equitable Ins. Co.....	8,804 70	271 50		2,314 22
Travelers Indemnity Co.....	329,725 47		316,379 05	57,146 44
Travelers Ins. Co.....	2,288,734 64	50,328 25	802,492 70	438,236 20
United States Casualty Co.....	62,703 87		56,164 62	17,026 12
United States Fidelity and Guar. Co.....	1,719,250 19		83,198 39	194,505 30
Western Casualty Company.....	80 90			2,400 00
Total.....	\$12,055,143 54	\$125,130 85	\$4,428,709,61	\$1,792,004 26

STOCK CASUALTY COMPANIES

Employers Liability Assurance Corp. Ltd.....	\$491,592 10	\$201 59	\$250,992 21	\$86,629 41
General Accident, Fire and Life Assurance Corp.	121,572 97	61 50	41,022 54	36,251 61
London Guarantee and Accident Co. Ltd.....	536,230 28		118,847 90	32,834 79
Ocean Accident and Guar. Corp. Ltd.....	314,448 50		217,479 48	36,809 45
Zurich Gen. Acci. and Liability Ins. Co.....	17,839 75		86,574 59	11,782 33
Total.....	\$1,481,683 60	\$263 09	\$714,916 72	\$204,307 59J

MUTUAL CASUALTY COMPANIES

American Automobile Mutual Ins. Co.....				
Automobile Liability Co. Ltd. Mut.....	\$3,623 69		\$17 40	\$248 22
Badger Mutual Live Stock Ins. Co.....	106 15			1,500 00
Badger State Ltd. Mut. Automobile Ins. Co.....	472 19			240 00
Bankers Ltd. Mut. Casualty Co.....				150 00
Builders Ltd. Mut. Liability Co.....			310 22	
Bldg. Contractors Mut. Liability Ins. Co.....	3,745 74	\$5,192 22		250 00
Employers Mut. Liability Ins. Co. of Wis.....	41,266 59		23 117 51	2,685 00
General Insurance Company.....				
Master Plumbers Ltd. Mut. Liability Co. of Wis	17 50			120 00
Milwaukee Automobile Ins. Co. Ltd. Mut.....				
Threshermen's Nat. Ins. Co. Ltd. Mutual.....	1,823 24			
United Automobile Mutual Ins. Co.....	2,804 23			146 00
Wisconsin Automobile Mutual Indemnity Co.....				
Wisconsin Brotherhood of Threshermen Ins. Co.....	1,144 47			
Wisconsin Hardware Ltd. Mut. Liab. Co.....	1,374 64	34 00	4 00	570 25
Wisconsin Mutual Plate Glass Ins. Co.....				
Wisconsin Mutual Liability Co.....	3,433 98		3,176 00	2,046 93
Total.....	\$54,712 76	\$5,226 22	\$26,625 13	\$7,570 40

MUTUAL CASUALTY COMPANIES

American Mut. Liability Ins. Co.....	\$212,642 28		\$136,906 08	\$7,675 65
Autoist Mut. Ins. Co.....	1,549 95	\$433 00		3,128 00
Integrity Mutual Casualty Co.....	3,714 69	3 00	85,162 13	14,070 84
Liberty Mutual Ins. Co.....	126,715 70	49,569 86	178,677 09	12,491 16
Lumbermen's Mutual Casualty Co.....			71,769 17	6,938 88
Western Automobile Indemnity Assn.....	10,714 23			780 00
Total.....	\$355,336 85	\$50,005 86	\$472,514 52	\$45,084 53

CASUALTY

Associated Employers Reciprocal.....		\$186,927 57		
Belt Automobile Indemnity Assn.....				
Casualty Reciprocal Exchange.....				
Nat. Automobile Owner's Interinsurance Assn.....				
Utilities Indemnity Exchange.....				
Total.....		\$186,927 57		
Grand Total.....	\$13,977,273 03	\$367,789 04	\$5,642,765 98	\$2,059,521 22

OTHER STATES—Concluded—YEAR ENDING DECEMBER 31, 1919.

Repairs and expenses on real estate	Taxes on real estate	State taxes on premiums	Insurance department licenses and fees	All other licenses, fees and taxes	Legal expenses	Advertising
(34)	(35)	(36)	(37)	(38-42)	(43)	(44)
			\$439 00	\$383 28		\$140 00
		\$43,021 58	3,150 84	59,154 07	\$5,362 08	19,445 69
		52,949 59	4,586 75	132,647 69	7,276 60	2,814 64
\$110 29	\$748 17	12,430 03	708 00	22,785 10	3,873 27	
		14,512 74	3,585 30	12,308 72	5,319 00	4,068 59
		122,009 95	4,511 99	93,545 48	1,776 37	5,212 36
265 58		143,135 43	10,941 22	96,354 89	2,233 80	19,727 76
		256 29	330 33	1,317 17	447 14	131 25
		69,274 07	11,002 20	126,539 49	161 00	13,472 79
		551,138 27	23,392 44	705,336 41	21,859 16	60,990 30
	11 32	76,254 55	9,765 62	44,979 18	5,277 68	4,673 76
40,286 16	14,315 14	338,322 32	28,217 80	371,961 42	32,864 49	55,296 65
		6,683 96	905 99	92,426 49	8,546 80	438 18
\$690,301 16	\$255,829 70	\$3,937,414 36	\$424,064 39	\$4,547,632 25	\$331,158 87	\$550,239 71

OF FOREIGN COUNTRIES (U. S. Branch).

		\$413,722 81	\$12,189 97	\$927,402 57	\$24,820 92	\$9,089 56
\$8,793 62	\$3,055 00	91,244 93	9,988 95	68,899 58	17,593 79	11,698 51
		226,662 21	8,273 25	386,468 47	316 17	25,891 09
		247,075 59	10,455 54	198,361 62	6,733 37	9,327 70
		72,704 26	2,049 88	88,743 91	1,705 95	3,419 11
\$8,793 62	\$3,055 00	\$1,051,409 80	\$42,957 59	\$1,669,876 15	\$51,170 20	\$59,425 97

OF WISCONSIN.

			\$7 50	\$21 44		
		\$169 99	183 44	1,315 45	\$1,282 93	\$249 38
		25 14		257 94		
			11 00	255 83	155 00	295 07
				210 05	524 41	
\$15 90	\$393 44	249 07	345 80	9,797 76	603 05	
				529 12		932 75
				88 07	616 50	
				561 64	1,250 00	253 35
				238 09		382 20
				192 99		
				115 41		
			168 44	116 33	66 00	
		440 21	174 14	857 84	603 09	257 00
19 70				265 51		42 29
			143 74	4,274 96	1,822 98	999 81
\$35 60	\$393 44	\$859 27	\$1,034 06	\$18,138 23	\$7,298 08	\$2,734 58

OF OTHER STATES.

\$2,352 80	\$1,529 20	\$85,944 54	\$1,564 25	\$65,108 16	\$3,348 62	\$92,016 54
		257 54	413 13	1,419 65	2,638 76	298 77
36 47	275 27	12,190 05	1,226 48	9,720 70	837 26	2,043 81
5,905 82	625 00	41,500 36	1,598 32	36,958 53	2,775 02	41,350 05
		5,581 22	1,495 56	6,063 92	1,341 64	6,835 39
		2 999 36	1,407 75	3,490 77	3,407 52	3,223 47
\$8,295 09	\$2,429 47	\$148,473 07	\$7,705 49	\$122,761 73	\$14,348 82	\$145,768 03

INTERINSURERS.

		\$5,297 21	\$3,358 01	\$12,718 65		
			5,271 35	15,126 36	\$28,515 21	
		3,165 28	428 20	7,541 01	4,849 61	
		620 93	24 34	38,808 80		
		1,256 16	3,318 46	4,186 16	15 00	
		\$10,339 58	\$12,400 36	\$78,380 98	\$33,379 82	
\$707,425 47	\$261,733 84	\$5,153,014 80	\$485,308 84	\$6,426,191 50	\$436,488 97	\$758,688 40

TABLE II—Concluded—DISBURSEMENTS—STOCK CASUALTY COMPANIES OF

NAME OF COMPANY	Printing and stationery	Postage, tele- graph, telephone and express	Furniture and fixtures	Dividends to stockholders or policy- holders
	(45)	(46)	(47)	(48)
Norwich Union Indemnity Co.	\$8,320 47	\$205 57	\$4,584 11	
Pacific Mutual Life Ins. Co.	28,492 28	18,922 54	6,023 85	\$206,915 21
Preferred, Accident Ins. Co.	14,697 23	5,588 16	6,357 10	175,000 00
Republic Casualty Co.	11,715 28	4,858 94		65,830 79
Ridgely Protective Association	12,433 70	12,027 42	3,286 00	10,000 00
Royal Indemnity Co.	30,734 82	18,514 01	17,002 61	
Standard Accident Ins. Co.	65,127 75	17,336 98	15,517 00	120,000 00
Travelers Equitable Ins. Co.	2,357 07	1,766 18	996 15	
Travelers Indemnity Co.	47,475 44	18,485 69	32,324 06	80,000 00
Travelers Ins. Co.	237,449 63	158,078 90	275,028 09	960,000 00
United States Casualty Co.	38,186 17	14,516 74	9,452 43	49,960 00
United States Fidelity and Guar. Co.	199,430 73	162,020 80	53,164 53	450,000 00
Western Casualty Company	661 60	35	220 50	1,000,000 00
Total	\$1,891,678 25	\$1,138,470 34	\$831,192 65	\$6,862,897 92

STOCK CASUALTY COMPANIES

Employers Liability Assurance Corp. Ltd.	\$152,511 07	\$56,109 90	\$32,259 92	
General Accident, Fire and Life Assurance Corp.	32,382 35	3,264 27	8,250 55	
London Guarantee and Accident Co. Ltd.	40,609 19	8,177 27	4,467 62	
Ocean Accident and Guar. Corp. Ltd.	43,302 26	20,905 30	27,011 06	
Zurich Gen. Acci. and Liability Ins. Co.	23,277 72	6,119 10	2,967 89	
Total	\$292,082 59	\$114,575 84	\$74,957 04	

MUTUAL CASUALTY COMPANIES

American Automobile Mutual Ins. Co.	\$46 35	\$13 79		
Automobile Liability Co. Ltd. Mut.	2,380 98	909 14	\$781 70	
Badger Mutual Live Stock Ins. Co.	64 10	285 12		
Badger State Ltd. Mut. Automobile Ins. Co.	434 94	219 27	559 19	\$382 26
Bankers Ltd. Mut. Casualty Co.	306 60	178 74		
Builders Ltd. Mut. Liability Co.				
Bldg. Contractors Mut. Liability Ins. Co.	86 10	179 20	4 75	3,750 00
Employers Mut. Liability Ins. Co. of Wis.	6,372 55	6,952 48	6,304 35	227,841 37
General Insurance Company				
Master Plumbers Ltd. Mut. Liability Co. of Wis.	20 90	28 78		10,465 86
Milwaukee Automobile Ins. Co. Ltd. Mut.	84 00			
Threshermen's Nat. Ins. Co. Ltd. Mutual	321 22	309 62		
United Automobile Mutual Ins. Co.	316 58	206 03	131 60	
Wisconsin Automobile Mutual Indemnity Co.	62 25	46 17		
Wisconsin Brotherhood of Threshermen Ins. Co.	207 60	83 75		
Wisconsin Hardware Ltd. Mut. Liab. Co.	3,112 98	1,200 30	878 80	25,093 40
Wisconsin Mutual Plate Glass Ins. Co.	77 30	216 48		
Wisconsin Mutual Liability Co.	2,111 63	1,435 40	1,399 00	24,633 73
Total	\$14,933 34	\$11,529 35	\$9,368 60	\$291,784 36

MUTUAL CASUALTY COMPANIES

American Mut. Liability Ins. Co.	\$12,907 60	\$10,242 48	\$15,674 46	\$1,956,081 95
Autoist Mutual Ins. Co.	1,493 26	1,175 04	90 00	2,277 72
Integrity Mutual Casualty Co.	36,191 71	19,397 36	21,008 98	197,424 42
Liberty Mutual Ins. Co.	26,501 70	12,314 52	14,348 50	1,330,630 82
Lumbermen's Mutual Casualty Co.	4,696 74	4,001 88		82,750 77
Western Automobile Indemnity Assn.	6,331 20	4,323 74	1,283 70	
Total	\$88,122 21	\$51,455 02	\$52,405 64	\$3,569,165 68

CASUALTY

Associated Employers Reciprocal				
Belt Automobile Indemnity Assn.	\$1,608 02	\$4,603 56		
Casualty Reciprocal Exchange		40 89		
National Auto Owner's Interinsurance Assn.				\$68,090 96
Utilities Indemnity Exchange				
Total	\$1,608 02	\$4,644 45		\$68,090 96
Grand Total	\$2,291,636 67	\$1,324,721 86	\$968,544 83	\$10,811,938 92

OTHER STATES—Concluded—YEAR ENDING DECEMBER 31, 1918.

Agents' balances charged off (52)	Gross loss on sale or maturity of ledger assets (55)	Gross decrease by adjustment in book value of ledger assets (56)	All other disbursements (49-54) except (52)	Total disbursements (57)	Balance (58)
			\$1,751 46	\$24,853 97	\$1,041,652 23
\$1,294 80			19,510 95	2,358,511 42	2,940,968 44
	\$8 00		6,336 38	3,515,029 31	6,411,679 03
971 18			35,104 72	734,263 79	1,764,012 84
41 32	4,086 50		1,267 03	948,916 45	540,412 31
266 97		\$3,785 61	26,293 50	6,206,317 60	10,928,734 22
29,297 79		64,897 91	107,805 28	6,939,710 05	11,185,424 07
116 74		8 54	3,601 44	139,745 07	192,562 39
82 51	20,776 25	2,508 00	479,197 53	5,723,884 78	5,885,595 92
1,214 61	20,618 63	57,565 00	10,338,772 90	41,509,635 54	48,877,389 34
			337,720 52	4,244,567 53	5,832,484 58
10,169 82	736 93		834,810 56	16,747,449 42	27,416,417 56
		6,910 00		1,529,911 71	2,266,288 73
\$339,227 18	\$1,435,991 63	\$657,561 21	\$18,628,245 68	\$225,391,132 78	\$337,715,822 92

OF FOREIGN COUNTRIES (U. S. Branch)

\$779,074 42		\$461,721 88	\$120,926 50	\$18,449,436 70	\$24,953,774 25
3,066 45	\$207 00		154,170 85	5,112,627 54	5,923,265 57
473,492 54	26,652 81		266,817 39	9,944,880 18	15,193,097 04
861,338 62	6,908 43		48,047 96	10,027,624 57	16,146,238 62
19,490 02	890 82		17,876 63	3,502,615 99	6,390,239 30
\$2,136,462 05	\$34,659 06	\$461,721 88	\$607,839 33	\$47,037,184 98	\$68,606,614 78

OF WISCONSIN

				\$876 77	\$1,346 47
\$2,155 15			\$2,075 18	\$93,970 24	76,972 77
			285 19	16,819 64	15,260 63
14 50			204 55	12,737 12	14,452 07
		\$20 00	13,109 94	24,682 86	118,731 64
675 28			2,778 65	37,528 07	137,120 44
			966 38	21,829 12	61,011 01
557 46	\$1,604 60		21,490 19	891,811 97	1,160,321 41
					140 62
			123 06	18,122 52	21,089 45
89 30			12,359 63	21,909 47	48,903 94
			314 78	8,706 30	20,507 77
			2,305 61	11,529 32	5,831 03
			66 75	5,735 66	14,462 84
			2,184 78	10,477 54	19,455 07
	58 00	58 11	1,412 88	76,004 64	129,125 16
			5,170 51	24,203 07	18,924 67
11 24			8,311 14	231,925 10	220,259 25
\$3,488 43	\$1,662 60	\$78 11	\$70,334 28	\$1,475,896 67	\$2,043,125 37

OF OTHER STATES

\$30 26	\$788 75		\$44,885 08	\$5,649,725 35	\$9,000,290 91
4,213 00			17,181 68	123,958 72	253,630 11
4,865 21	10 00	\$2,791 05	114,373 63	1,127,344 03	1,090,249 73
9,175 19	151 98	360 33	24,948 40	3,719,085 79	5,993,026 48
			8,525 56	507,397 26	880,505 97
		474 00	4,086 94	326,718 86	332,323 97
\$18,292 66	\$950 73	\$3,625 38	\$214,001 29	\$11,455,130 91	\$17,350,027 17

INTERINSURERS

			\$286,701 59	\$1,452,767 71	\$1,595,287 47
			17,125 00	881,933 64	275,747 53
			314,950 67	628,991 11	928,779 78
			40 00	62,612 81	92,004 22
				433,933 96	312,660 37
			\$618,817 26	\$3,460,239 23	\$3,204,479 37
\$2,500,305 17	\$1,473,574 02	\$1,122,776 73	\$19,854,721 82	\$287,753,630 81	\$427,408,382 25

TABLE III—ASSETS—STOCK CASUALTY COMPANIES OF OTHER

NAME OF COMPANY	Book value of real estate (1)	Mortgage loans on real estate (2)
Norwich Union Indemnity Co.....		
Pacific Mutual Life Ins. Co.....		\$1,284,134 04
Preferred Accident Ins. Co.....		82,000 00
Republic Casualty Co.....	\$22,212 01	73,150 00
Ridgely Protective Association.....		
Royal Indemnity Co.....		
Standard Accident Ins. Co.....	60,000 00	337,750 00
Travelers Equitable Ins. Co.....		110,474 00
Travelers Indemnity Co.....		375,999 97
Travelers Ins. Co.....		
United States Casualty Co.....	250 00	241,500 00
United States Fidelity and Guar. Co.....	678,315 98	48,800 00
Western Casualty Company.....		250,000 00
Total.....	\$12,410,767 27	\$17,654,062 07

STOCK CASUALTY COMPANIES

Employers Liability Assurance Corp. Ltd.....		\$350,000 00
General Accident, Fire and Life Assurance Corp.....	\$224,718 34	
London Guarantee and Accident Co. Ltd.....		17,500 00
Ocean Accident and Guar. Corp. Ltd.....		87,000 00
Zurich Gen. Acci. and Liability Ins. Co.....		
Total.....	\$224,718 34	\$454,500 00

MUTUAL CASUALTY COMPANIES

American Automobile Mutual Ins. Co.....		
Automobile Liability Co. Ltd. Mut.....		
Badger Mutual Live Stock Ins. Co.....		
Badger State Ltd. Mut. Automobile Ins. Co.....		
Bankers Ltd. Mut. Casualty Co.....		
Builders Ltd. Mut. Liability Co.....		\$7,950 00
Bldg. Contractors Mut. Liability Ins. Co.....		
Employers Mut. Liability Ins. Co. of Wis.....	\$16,238 00	103,400 00
General Insurance Company.....		
Master Plumbers Ltd. Mut. Liability Co. of Wis.....		
Milwaukee Automobile Ins. Co. Ltd. Mut.....		10,000 00
Threshermen's Nat. Ins. Co. Ltd. Mutual.....		1,500 00
United Automobile Mutual Ins. Co.....		
Wisconsin Automobile Mutual Indemnity Co.....		
Wisconsin Brotherhood of Threshermen Ins. Co.....		10,000 00
Wisconsin Hardware Ltd. Mut. Liab. Co.....		
Wisconsin Mutual Plate Glass Ins. Co.....		
Wisconsin Mutual Liability Co.....		8,939 75
Total.....	\$16,238 00	\$140,289 75

MUTUAL CASUALTY COMPANIES

American Mut. Liability Ins. Co.....	\$105,000 00	
Autoist Mutual Ins. Co.....		
Integrity Mutual Casualty Co.....	4,064 79	\$43,050 00
Liberty Mutual Ins. Co.....		
Lumbermen's Mutual Casualty Co.....		45,800 00
Western Automobile Indemnity Assn.....		
Total.....	\$109,064 79	\$88,850 00

CASUALTY

Associated Employers Reciprocal.....		
Belt Automobile Indemnity Assn.....		\$42,500 00
Casualty Reciprocal Exchange.....		172,400 00
National Automobile Owner's Interinsurance Assn.....		
Utilities Indemnity Exchange.....		
Total.....		\$214,900 00
Grand Total.....	\$12,761,538 40	\$18,641,151 82

STATES—Concluded—YEAR ENDING DECEMBER 31, 1919.

Collateral loans (3)	Bonds and stocks (4)	Cash in office and banks (5-7)	PREMIUMS IN COURSE OF COLLECTION	
			After October 1, 1919 (25 ¹)	Before October 1, 1919 (25 ²)
	\$909,217 40	\$120,168 31	\$12,239 38	
\$145,000 00	1,013,238 17	88,887 05	384,702 27	\$9,009 41
	5,111,358 97	220,263 05	863,113 24	101,570 28
10,385 16	1,020,387 15	298,638 41	274,650 77	23,506 68
	446,006 50	94,405 81		
	8,064,122 10	1,009,302 54	1,597,371 11	49,183 42
79,487 50	8,979,949 00	287,417 64	1,104,126 93	193,081 23
	54,771 80	26,696 54	6 62	390 71
20,000 00	4,202,360 62	245,738 32	993,261 42	48,235 59
732,278 75	38,315,304 50	3,347,402 88	5,954,023 42	461,566 71
	4,752,662 07	194,063 52	563,444 83	
102,134 90	18,350,618 32	2,869,365 65	3,679,924 41	1,095,908 59
	1,182,200 00	10,092 73	823,996 00	
\$2,137,599 99	\$222,403,466 26	\$29,921,809 40	\$42,094,010 18	\$5,340,490 05

OF FOREIGN COUNTRIES (U. S. Branch)

	\$18,761,848 30	\$587,336 20	\$4,745,614 07	\$402,530 18
	3,950,935 95	215,408 36	1,390,678 07	65,897 28
\$2,000 00	11,198,371 87	473,413 09	2,311,801 58	584,090 98
	12,794,365 53	542,887 16	1,906,844 66	319,380 51
	4,177,044 51	859,468 22	1,048,866 25	118,302 52
\$2,000 00	\$50,882,566 16	\$2,678,513 03	\$11,403,804 63	\$1,490,201 47

OF WISCONSIN

		\$1,346 47		
	\$21,000 00	14,897 52	\$36,972 96	
	200 00	8,693 72	5,808 16	\$558 75
	450 00	11,106 23	1,154 62	58 53
	31,249 40	86,360 40	1,121 84	
	35,485 00	43,049 80	42,947 99	6,015 82
	16,025 01	16,930 24	22,694 71	5,361 05
	652,323 39	173,525 38	194,932 71	19,422 32
			140 62	
	20,249 00	840 45		
	11,386 78	22,901 27	3,218 79	1,397 10
	8,100 00	9,038 37	1,470 64	
	4,685 00	1,130 07	15 96	
	10,420 00	2,087 99	1,954 85	
		8,139 20		
	106,301 04	12,058 11	9,256 88	9 13
	2,500 00	9,116 09	6,550 90	757 63
	100,628 13	44,073 42	59,431 68	7,186 27
	\$1,007,767 75	\$444,020 06	\$385,032 01	\$40,708 12

OF OTHER STATES

\$200,000 00	\$7,293,749 81	\$598,880 14	\$623,414 14	\$158,017 41
	77,229 60	6,013 03	13,546 29	
	651,337 05	170,971 56	197,616 91	11,672 40
12,235 00	4,623,178 99	632,482 36	685,840 43	31,484 01
	395,040 20	49,817 54	183,897 17	5,951 06
	232,762 27	34,049 73	55,344 67	
\$212,235 00	\$13,040,535 65	\$1,458,164 63	\$1,704,314 94	\$207,124 88

INTERINSURERS

	\$696,386 40	\$216,988 36	\$598,854 16	\$24,845 25
	39,375 00	123,038 53		
	245,442 30	458,866 11	49,019 69	3,051 68
	50,000 00	37,415 91	1,742 18	2,846 13
	63,290 00	41,974 51	31,237 97	7,107 17
	\$1,094,493 70	\$878,293 42	\$680,854 00	\$37,850 23
\$2,351,834 99	\$287,949,531 17	\$35,224,819 37	\$55,699,930 73	\$7,092,141 27

TABLE III—Concluded—ASSETS—STOCK CASUALTY COMPANIES OF OTHER

NAME OF COMPANY	All other ledger assets (26-30)	Total ledger assets (31)
Norwich Union Indemnity Co.....	\$27 14	\$1,041,652 23
Pacific Mutual Life Ins. Co.....	15,997 50	2,940,968 44
Preferred Accident Ins. Co.....	33,373 49	6,411,679 03
Republic Casualty Co.....	41,082 66	1,764,012 84
Ridgely Protective Association.....		540,412 31
Royal Indemnity Co.....	208,755 05	10,928,734 22
Standard Accident Ins. Co.....	143,611 77	11,185,424 07
Travelers Equitable Ins. Co.....	222 72	192,562 39
Travelers Indemnity Co.....		5,885,595 92
Travelers Ins. Co.....	66,813 08	48,877 389 34
United States Casualty Co.....	80,564 16	5,832,484 58
United States Fidelity and Guar. Co.....	591,349 71	27,416,417 56
Western Casualty Company.....		2,266,288 73
Total.....	\$5,705,096 20	\$337,667,301 42

STOCK CASUALTY COMPANIES

Employers Liability Assurance Corp. Ltd.....	\$106,445 50	\$24,953,774 25
General Accident, Fire and Life Assurance Corp.....	75,627 57	5,923,265 57
London Guarantee and Accident Co. Ltd.....	605,919 52	15,193,097 04
Ocean Accident and Guar. Corp. Ltd.....	495,760 76	16,146,238 62
Zurich Gen. Acci. and Liability Ins. Co.....	186,557 80	6,390,239 30
Total.....	\$1,470,311 15	\$68,606,614 78

MUTUAL CASUALTY COMPANIES

American Automobile Mutual Ins. Co.....		\$1,346 47
Automobile Liability Co. Ltd. Mut.....	\$4,102 29	76,972 77
Badger Mutual Live Stock Ins. Co.....		15,260 63
Badger State Ltd. Mut. Automobile Ins. Co.....	1,682 69	14,452 07
Bankers Ltd. Mut. Casualty Co.....		118,731 64
Builders Ltd. Mut. Liability Co.....	1,671 83	137,120 44
Bldg. Contractors Mut. Liability Ins. Co.....		61,011 01
Employers Mut. Liability Ins. Co. of Wis.....	479 61	1,160,321 41
General Insurance Company.....		140 62
Master Plumbers Ltd. Mut. Liability Co. of Wis.....		21,089 45
Milwaukee Automobile Ins. Co. Ltd. Mutual.....		48,903 94
Threshermen's Nat. Ins. Co. Ltd. Mutual.....	215 76	20,507 77
United Automobile Mutual Ins. Co.....		5,831 03
Wisconsin Automobile Mutual Indemnity Co.....		14,462 84
Wisconsin Brotherhood of Threshermen Ins. Co.....	1,315 87	19,455 07
Wisconsin Hardware Ltd. Mut. Liab. Co.....	1,500 00	129,125 16
Wisconsin Mutual Plate Glass Ins. Co.....		18,924 67
Wisconsin Mutual Liability Co.....		220,259 25
Total.....	\$9,069 60	\$2,043,125 37

MUTUAL CASUALTY COMPANIES

American Mut. Liability Ins. Co.....	\$21,229 41	\$9,000,260 91
Autoist Mutual Ins. Co.....	156,841 19	253,630 11
Integrity Mutual Casualty Co.....	11,537 02	1,090,249 73
Liberty Mutual Ins. Co.....	7,805 69	5,993,026 48
Lumbermen's Mutual Casualty Co.....		680,505 97
Western Automobile Indemnity Assn.....	10,167 30	332,323 97
Total.....	\$197,413 31	\$17,017,703 20

CASUALTY

Associated Employers Reciprocal.....	\$58,213 30	\$1,595,287 47
Belt Automobile Indemnity Assn.....	70,834 00	275,747 53
Casualty Reciprocal Exchange.....		928,779 78
Nati. Automobile Owners' Interinsurance Assn.....		92,004 22
Utilities Indemnity Exchange.....	169,050 72	312,660 37
Total.....	\$298,098 02	\$3,204,479 37
Grand Total.....	\$7,638,913 00	\$427,359,860 75

(1) Includes admitted assets, Life Department.

STATES—Concluded—YEAR ENDING DECEMBER 31, 1919

NON-LEDGER ASSETS		Gross assets (44)	Deduct assets not admitted (45-57)	Total admitted assets (58)
Interest and rents accrued (32-38)	All other non-ledger assets (39-43)			
\$11,049 17	\$12,397 60	\$1,065,099 00		\$1,065,099 00
36,936 61		2,977,905 05	\$31,379 00	(1) 50,641,694 27
61,277 22		6,472,956 25	349,522 36	6,123,433 89
14,090 73		1,778,103 57	51,939 62	1,726,163 95
8,881 52		549,293 83	47,655 53	501,638 30
103,903 17		11,032,637 39	381,689 21	10,650,948 18
165,295 55	125,406 12	11,476 125 74	194,957 01	11,281,168 73
2,585 82	3,500 00	198,648 21	3,890 71	194,757 50
55,278 83		5,940,874 75	59,611 21	5,881,263 54
417,299 54	(1) 122,003,515 95	(1) 171,298,204 83	718,286 34	(1) 170,579,918 49
39,043 38	9,211 99	5,880,739 95	586,309 88	5,294,430 07
301,308 65		27,717,726 21	1,966,139 83	25,751,586 38
12,110 79		2,278,399 52		2,278,399 52
\$2,807,668 28	\$124,284,104 94	\$464,759,074 64	\$13,315,220 54	\$2,100,170,441 93

OF FOREIGN COUNTRIES (U. S. Branch)

\$243,772 49	\$600,294 70	\$25,797,841 44	\$502,530 18	\$25,295,311 26
39,251 11		5,962,516 68	409,070 25	5,553,446 43
180,031 25		15,373,128 29	1,216,196 52	14,156,931 77
169,058 49		16,315,297 11	1,010,220 49	15,305,076 62
70,443 80		6,460,683 10	324,976 02	6,135,707 08
\$702,557 14	\$600,294 70	\$69,909,466 62	\$3,462,993 46	\$66,446,473 16

OF WISCONSIN

		\$1,346 47		\$1,346 47
\$171 62	\$3,633 10	80,777 49	\$7,735 39	73,042 10
	875 00	16,135 63	1,433 75	14,701 88
		14,452 07	58 53	14,393 54
	221 40	118,953 04	221 40	118,731 64
625 86		137,746 30	8,503 48	129,242 82
		61,011 01	5,361 05	55,649 96
10,762 03	2,763 40	1,173,846 84	23,367 32	1,150,479 52
		140 62		140 62
224 31		21,313 76		21,313 76
490 24	300 00	49,694 18	1,397 10	48,297 08
		20,507 77		20,507 77
	148 65	5,979 68	148 65	5,831 03
246 27		14,709 11		14,709 11
458 30	427 37	20,340 74	2,201 54	18,139 20
1,125 84		130,251 00	810 17	129,440 83
		18,924 67	757 68	18,166 99
2,202 74	1,000 00	223,461 99	9,264 40	214,197 59
\$16,307 21	\$9,220 27	\$2,068,652 85	\$61,053 28	\$2,007,599 57

OF OTHER STATES

\$102,247 83		\$9,102,538 74	\$448,769 63	\$8,653,769 11
		253,630 11	145,537 73	108,092 38
8,933 51	\$49,336 18	1,148,519 42	70,657 71	1,077,861 71
51,694 24		6,044,720 72	154,891 48	5,889,829 24
5,010 46	206 80	685,723 23	5,951 06	679,772 17
3,504 28	4,956 42	340,784 67	6,000 00	334,784 67
\$167,886 04	\$49,542 98	\$17,235,132 22	\$825,807 61	\$16,409,324 61

INTERINSURERS

\$5,399 47		\$1,600,686 94	\$84,927 85	\$1,515,759 09
3,009 37	\$44,912 15	323,669 05	1,075 00	322,594 05
4,272 26	1,902 95	934,954 99	3,051 68	931,903 31
		92,004 22	2,846 13	89,158 09
825 19		313,485 56	8,695 61	304,789 95
\$13,506 29	\$46,815 10	\$3,264,800 76	\$100,596 27	\$3,164,204 49
\$3,707,567 36	\$124,994,810 21	\$556,062,238 32	\$17,709,143 81	\$2,190,946,106 02

TABLE IV—LIABILITIES—STOCK CASUALTY COMPANIES OF OTHER

NAME OF COMPANY	Adjusted (16 ¹)	In process of adjustment (16 ²)	Incurred but not reported (16 ³)
Norwich Union Indemnity Co.....		\$175 00	
Pacific Mutual Life Ins. Co.....	\$9,620 00	219,034 00	\$86,354 00
Preferred Accident Ins. Co.....		384,510 25	24,313 37
Republic Casualty Co.....		50,807 19	
Ridgely Protective Association.....		83,213 15	19,334 90
Royal Indemnity Co.....		562,082 00	203,000 00
Standard Accident Ins. Co.....	104,993 65	181,180 00	181,826 35
Travelers Equitable Ins. Co.....		7,083 96	1,820 14
Travelers Indemnity Co.....	1,929 92	497,068 91	64,420 33
Travelers Ins. Co.....	51,917 82	569,170 83	53,342 25
United States Casualty Co.....		235,391 00	45,600 00
United States Fidelity and Guar. Co.....		2,188,852 55	14,500 00
Western Casualty Company.....			
Total.....	\$490,270 83	\$17,814,708 74	\$2,380,542 28

STOCK CASUALTY COMPANIES

Employers Liability Assurance Corp. Ltd.....		\$452,902 00	\$50,000 00
General Accident, Fire and Life Assurance Corp.....	\$69,521 71	161,354 42	60,960 18
London Guarantee and Accident Co. Ltd.....		291,132 41	33,444 54
Ocean Accident and Guar. Corp. Ltd.....	6,131 00	468,624 23	21,000 00
Zurich Gen. Acci. and Liability Ins. Co.....	9,597 00	111,857 00	33,403 00
Total.....	\$85,249 71	\$1,485,870 06	\$198,807 72

MUTUAL CASUALTY COMPANIES

American Automobile Mutual Ins. Co.....		\$568 00	
Automobile Liability Co. Ltd. Mut.....		2,143 58	
Badger Mutual Live Stock Ins. Co.....			
Badger State Ltd. Mut. Automobile Ins. Co.....		300 00	
Bankers Ltd. Mut. Casualty Co.....			
Builders Ltd. Mut. Liability Co.....			
Bldg. Contractors Mut. Liability Ins. Co.....			
Employers Mut. Liability Ins. Co. of Wis.....			
General Insurance Company.....			
Master Plumbers Ltd. Mut. Liability Co. of Wis.....			
Milwaukee Automobile Ins. Co. Ltd. Mut.....		1,045 00	
Threshermen's Nat. Ins. Co. Ltd. Mutual.....			
United Automobile Mutual Ins. Co.....			
Wisconsin Automobile Mutual Indemnity Co.....		500 00	
Wisconsin Brotherhood of Threshermen Ins. Co.....			
Wisconsin Hardware Ltd. Mut. Liab. Co.....		2,350 00	
Wisconsin Mutual Plate Glass Ins. Co.....			
Wisconsin Mutual Liability Co.....			
Total.....		\$6,606 58	

MUTUAL CASUALTY COMPANIES

American Mut. Liability Ins. Co.....	\$3,327 00	\$31,367 00	\$5,500 00
Autoist Mutual Ins. Co.....			4,000 00
Integrity Mutual Casualty Co.....		20,061 43	368 13
Liberty Mutual Ins. Co.....		22,631 72	
Lumbermen's Mutual Casualty Co.....		5,047 00	
Western Automobile Indemnity Assn.....			
Total.....	\$3,327 00	\$79,107 15	\$9,868 13

CASUALTY

Associated Employers Reciprocal.....		\$26,666 00	
Belt Automobile Indemnity Assn.....		24,000 00	\$2,000 00
Casualty Reciprocal Exchange.....		16,051 00	
National Automobile Owner's Interinsurance Assn.....			
Utilities Indemnity Exchange.....		20,989 12	
Total.....		\$61,040 12	\$2,000 00
Grand Total.....	\$579,504 07	\$19,472,539 70	\$2,591,218 13

STATES—Concluded—YEAR ENDING DECEMBER 31, 1919

Resisted (16 ^a)	Deduct reinsurance (16 ^b)	Net unpaid claims except liability and workmen's compensation losses (16 ^c)	Special reserves for unpaid liability and workmen's compensation losses (17)	Special re- serves for credit losses (18-19)	Total unpaid claims (20)
		\$175 00	\$2,138 99		\$2,313 99
\$35,402 00	\$195 00	350,215 00			350,215 00
24,625 00	3,963 32	429,485 30	812,522 75		1,242,008 05
1,150 00	4,233 33	47,723 86	210,366 76		258,090 62
		102,548 05			102,548 05
235,984 00	195,041 00	806,025 00	3,257,964 85		4,063,989 85
154,559 33		622,559 33	4,408,776 28		5,031,335 61
		8,904 10			8,904 10
15,897 00	900 00	578,416 16	72,400 00		650,816 16
216,388 41	78,000 00	812,819 31	21,395,388 00		22,208,207 31
41,850 00	2,886 32	319,954 68	1,654,320 00		1,974,274 68
589,691 00	334,250 54	2,458,793 01	5,515,934 83		7,974,727 84
			1,009,054 69		1,009,054 69
\$4,967,640 36	\$2,758,003 81	\$22,895,158 40	\$78,384,446 70	\$978,893 24	\$102,258,498 34

OF FOREIGN COUNTRIES (U. S. Branch)

\$34,085 00	\$16,801 00	\$520,186 00	\$12,567,984 00		\$13,088,170 00
49,661 78	19,445 14	322,052 95	1,728,368 54		2,050,421 49
85,165 01	35,270 00	374,471 96	6,948,950 44	\$184,977 71	7,508,400 11
49,465 00	35,453 23	509,767 00	6,556,807 96	218,270 03	7,284,844 99
48,800 00		203,657 00	2,352,448 16		2,556,105 16
\$267,176 79	\$106,969 37	\$1,930,134 91	\$30,154,559 10	\$403,247 74	\$32,487,941 75

OF WISCONSIN

		\$568 00			\$568 00
		2,143 58	\$9,950 00		12,093 58
		300 00	3,880 68		4,180 65
			30,736 74		30,736 74
			8,600 00		8,600 00
			241,328 00		241,328 00
			13,686 14		13,686 14
		1,045 00	9,500 00		10,545 00
			2,728 96		2,728 96
		500 00	319 65		819 65
		2,350 00	57,846 66		60,196 66
			71,936 50		71,936 50
		\$6,606 58	\$443,903 69		\$450,510 27

OF OTHER STATES

		\$40,194 00	\$4,076,753 00		\$4,116,947 00
		4,000 00	17,624 39		21,624 39
\$3,250 00	\$1,618 74	18,810 82	404,186 00		422,996 82
		25,881 72	2,941,589 24		2,967,470 96
		5,047 00	224,433 53		229,480 53
			55,575 00		55,575 00
\$3,250 00	\$1,618 74	\$93,933 54	\$7,555,928 16		\$7,649,861 70

INTERINSURERS

\$20,508 00		\$47,174 00	\$685,128 31		\$732,402 31
7,000 00		33,000 00	37,729 44		70,729 44
1,805 00		17,856 00	499,787 00		517,643 00
		20,989 12	40,005 75		60,994 87
\$29,313 00		\$71,845 12	\$1,300,777 50		\$1,419,896 62
\$5,248,962 95	\$2,867,456 59	\$25,024,768 26	\$117,154,486 84	\$1,382,140 98	\$143,561,396 08

TABLE IV—Concluded—LIABILITIES—STOCK CASUALTY COMPANIES OF

NAME OF COMPANY	Estimated expense of adjustment of unpaid claims (21-25)	Unearned premiums (26)	Unpaid commissions and other charges (28-31)	Unpaid expenses (32)
Norwich Union Indemnity Co.....	\$10 00	\$6,474 68	\$2,913 18	\$16,644 28
Pacific Mutual Life Ins. Co.....	18,000 00	1,045,734 10	114,802 93	7,627 90
Preferred Accident Ins. Co.....	42,075 25	1,960,110 40	218,435 01	6,970 17
Republic Casualty Co.....		296,107 04	52,250 52	
Ridgely Protective Association.....	919 88	170,255 88		3,497 28
Royal Indemnity Co.....	30,500 00	3,430,287 11	356,871 54	24,993 04
Standard Accident Ins. Co.....	26,000 00	2,972,411 41	313,635 20	15,000 00
Travelers Equitable Ins. Co.....	50 00	38,494 45	212 97	1,075 47
Travelers Indemnity Co.....	53,308 85	3,300,325 22	227,892 21	20,275 45
Travelers Ins. Co.....	40,659 82	11,413,324 09	884,816 68	464,901 11
United States Casualty Co.....	32,284 10	1,928,189 28	138,782 21	12,202 30
United States Fidelity and Guar. Co.....	76,702 00	7,870,310 13	741,339 44	25,000 00
Western Casualty Company.....		823,996 00		
Total.....	\$875,714 93	101,128,413 98	\$8,863,255 20	\$1,391,566 74

STOCK CASUALTY COMPANIES

Employers Liability Assurance Corp. Ltd.	\$23,385 00	\$7,173,787 97	\$1,033,720 93	\$300,000 00
General Accident, Fire and Life Assurance Corp.	9,000 00	2,136,239 81	299,570 73	14,332 43
London Guar. and Accident Co. Ltd.	20,200 00	3,419,659 44	528,279 93	7,000 00
Ocean Accident and Guar. Corp. Ltd.	10,000 00	4,152,944 47	389,317 82	10,250 00
Zurich Gen. Acci. and Liability Ins. Co.....	10,183 00	1,564,232 45	223,344 15	22,900 28
Total.....	\$72,768 00	\$18,446,864 14	\$2,474,233 56	\$354,482 71

MUTUAL CASUALTY COMPANIES

American Automobile Mutual Ins. Co.....		\$1,111 62		
Automobile Liability Co. Ltd. Mut.		37,954 32	\$5,995 70	\$558 45
Badger Mutual Live Stock Ins. Co.....		12,977 32	92 00	
Badger State Ltd. Mut. Automobile Ins. Co.....		9,321 64		
Bankers Ltd. Mut. Casualty Co.....		24,891 36		
Builders Ltd. Mut. Liability Ins. Co.....		22,280 34		
Bldg. Contractors Mut. Liability Ins. Co.....		23,747 61		
Employers Mut. Liability Ins. Co. of Wis.	\$3,000 00	342,591 29		1,538 91
General Insurance Company.....		70 31		
Master Plumbers Ltd. Mut. Liability Co. of Wis.				
Milwaukee Automobile Ins. Co. Ltd. Mut.	200 00	24,185 42		
Threshermen's Nat. Ins. Co. Ltd. Mutual		9,522 63	25 72	
United Automobile Mutua. Ins. Co.....		5,454 17		
Wisconsin Automobile Mutual Indemnity Co.....		13,640 34		
Wisconsin Brotherhood of Threshermen Ins. Co.....		6,848 74		
Wisconsin Hardware Ltd. Mut. Liab. Co.....	80 00	59,467 86	196 33	90 17
Wisconsin Mutual Plate Glass Ins. Co.....		13,191 86	2,096 29	
Wisconsin Mutual Liability Co.....		56,448 55	2,574 87	
Total.....	\$3,280 00	\$639,406 94	\$10,955 19	\$2,187 53

MUTUAL CASUALTY COMPANIES

American Mut. Liability Ins. Co.....	\$6,000 00	\$2,747,578 59		\$8,362 67
Autoist Mutual Ins. Co.....		52,538 83		
Integrity Mutual Casualty Co.....	6,173 31	365,118 88		2,500 00
Liberty Mutual Ins. Co.....	300 00	1,744,657 96		22,027 17
Lumbermen's Mutual Casualty Co.....	826 00	214,407 35		
Western Automobile Indemnity Assn.....	1,385 00	127,882 25		
Total.....	\$13,299 31	\$5,124,301 61		\$32,889 84

CASUALTY

Associated Employers Reciprocal.....		\$76,157 22	\$190,245 50	
Belt Automobile Indemnity Assn.....		238,855 24		
Casualty Reciprocal Exchange.....		156,096 74		
National Auto Owner's Interinsurance Assn.....		11,988 86		\$832 33
Utilities Indemnity Exchange.....		60,034 07		
Total.....		\$466,974 91	\$190,245 50	\$832 33
Grand Total.....	\$965,732 23	125,896,507 15	\$11,357,809 14	\$1,783,491 95

- (1) Includes liabilities of life department.
 (2) Surplus notes outstanding \$1,556.88.
 (3) Surplus notes outstanding \$80,000.00.
 (4) Surplus notes outstanding \$33,050.00.
 (5) Surplus notes outstanding \$242.57.

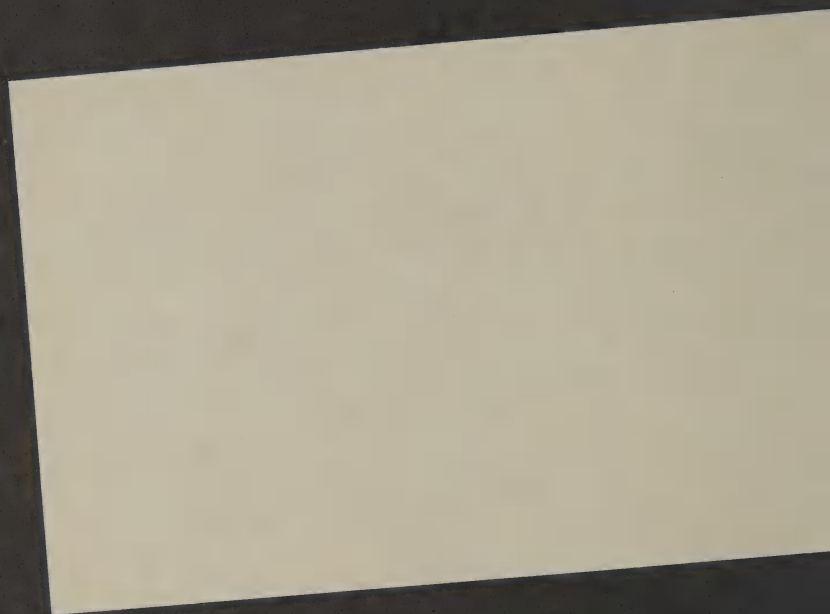
ERRATA

Lumbermen's Mutual Casualty Company

Surplus to read \$127,418.26 instead of \$204,491.17.

Total unpaid claims \$306,553.44 instead of \$229,480.53.

Special reserve for unpaid liability and workmen's compensation losses
\$301,506.44 instead of \$224,433.53



OTHER STATES—Concluded—YEAR ENDING DECEMBER 31, 1919.

Federal, state and other taxes hereafter payable (33)	Dividends to stockholders (34)	Return premiums, reinsurance and advance prem. (37-38)	All other liabilities except capital stock and surplus (35, 36, 39-47)	Capital actually paid in cash (49)	Surplus over all liabilities (50)	Total liabilities (52)
\$222 16				\$500,000 00	\$536,520 71	\$1,065,099 00
100,000 00	\$60,000 00	\$20,808 22	\$4,337 90	\$1,200,000 00	1,127,973 71	(1) 50,641,694 27
136,127 19	21,000 00	18,051 02	778,656 80	700,000 00	1,000,000 00	6,123,433 89
10,000 00				638,923 30	470,791 57	1,726,163 95
20,119 45				100,000 00	104,297 76	501,638 30
312,352 15			723 35	1,000,000 00	1,431,231 14	10,650,948 18
210,000 00		51,888 32	9,994 02	1,000,000 00	1,650,904 17	11,281,168 73
4,361 37		305 82		100,000 00	41,353 32	194,757 50
93,045 57		1,859 69	107,978 45	1,000,000 00	425,761 94	5,881,263 54
623,188 86		49,086 40	119,697,881 77	6,000,000 00	9,197,852 45	(1) 170,579,918 49
150,000 00	13,012 00	14,633 63	6,051 87	500,000 00	525,000 00	5,294,430 07
490,207 51		68,266 28	34,642 78	4,500,000 00	3,970,390 40	25,751,586 38
40,294 07			25,030 00	250,000 00	130,024 76	2,278,399 52
\$6,332,528 70	\$278,679 28	\$1,232,587 72	\$124,997,907 83	\$57,439,163 30	\$107,079,173 88	\$2,100,170,441 93

OF FOREIGN COUNTRIES (U. S. Branch)

\$575,000 00			\$500,000 00	\$450,000 00	\$2,151,247 36	\$25,295,311 26
139,010 02		\$49,001 13	5,381 41	400,000 00	450,489 41	5,553,446 43
255,994 60		7,330 41	1,158,408 54	250,000 00	1,001,658 74	14,156,931 77
270,089 00			1,827,558 05	800,000 00	560,072 29	15,305,076 62
150,000 00		21,448 78	400,000 00	250,000 00	937,493 26	6,135,707 08
\$1,390,093 62		\$77,780 32	\$3,891,348 00	\$2,150,000 00	\$5,100,961 06	\$66,446,473 16

OF WISCONSIN

\$436 13		\$4,810 47	\$6,003 88		—\$333 15	\$1,346 47
					5,189 57	73,042 10
					(2) 1,632 56	14,701 88
					891 22	14,393 54
					(3) 93,840 28	118,731 64
12 84		3,521 28			(4) 72,691 62	129,242 82
4,500 00	\$25,216 53	3,292 00	10,000 00		13,302 35	55,649 96
			50,000 00		479,012 79	1,150,479 52
					70 31	140 62
					7,627 62	21,313 76
		643 65	1,219 30		11,503 71	48,297 08
			109 62		8,146 56	20,507 77
6 55					376 86	5,831 03
			886 79		242 57	14,709 11
					10,403 67	18,139 20
225 00	366 49	46 38			8,771 94	129,440 83
371 74	1,500 00	612 34	361 38		2,517 46	18,166 99
					80,753 59	214,197 59
\$5,552 26	\$27,083 02	\$12,926 12	\$68,471 35		\$787,226 89	\$2,007,599 57

OF OTHER STATES

\$103,846 20	\$526,929 02				\$1,144,105 63	\$8,653,769 11
750 00		\$103 34	\$500 00		32,575 82	108,092 38
20,000 00		8,835 57	75,000 00		177,237 13	1,077,861 71
81,006 90	230,340 08	24,826 35	4,806 93		814,392 89	5,889,829 24
8,000 00		1,195 21	21,371 31		204,491 17	679,772 17
5,000 00		9,255 92	350 00		135,336 50	334,784 67
\$213,603 10	\$757,269 10	\$34,961 07	\$101,678 24		\$2,481,460 64	\$16,409,324 61

INTERINSURERS

\$5,000 00		\$5,015 96	\$506,948 10			\$1,515,759 09
5,000 00			5,200 00		\$2,809 37	322,594 05
					258,163 57	931,903 31
					76,336 90	89,158 09
		2,380 67	14,284 04		167,096 30	304,789 95
\$10,000 00		\$7,396 63	\$526,432 14		\$466,279 14	\$3,164,204 49
\$7,962,128 27	\$1,063,031 40	\$1,361,090 39	\$129,079,055 96	\$60,822,078 30	\$116,313,547 25	\$2,190,946,106 02

TABLE V.—RISKS AND PREMIUMS—STOCK CASUALTY COMPANIES OF OTHER

NAME OF COMPANY	GROSS PREMIUMS LESS REINSURANCE ON ALL UNEXPIRED RISKS			
	Running one year or less from date of policy	Running more than one year from date of policy	Total premiums in force Dec 31, 1919	Accident
Norwich Union Indemnity Co.....	\$11,890 65	\$645 86	\$12,536 51	
Pacific Mutual Life Ins. Co.....	1,993,708 32	5,247 36	1,998,955 68	\$10,690 07
Preferred Accident Ins. Co.....	3,705,999 67	233,855 89	3,939,855 56	21,039 39
Republic Casualty Co.....	576,316 40	11,038 00	587,354 40	
Ridgely Protective Association.....	265,031 75		265,031 75	(1) 4,745 09
Royal Indemnity Co.....	5,499,224 23	1,126,795 15	6,626,019 38	7,639 65
Standard Accident Ins. Co.....	5,838,468 99	84,040 57	5,922,509 56	45,725 89
Travelers Equitable Ins. Co.....	61,064 50	7,962 20	69,026 70	(1) 7,923 76
Travelers Indemnity Co.....	4,209,132 78	1,974,247 80	6,183,380 58	
Travelers Ins. Co.....	22,350,932 65	521,430 07	22,872,362 72	162,193 83
United States Casualty Co.....	3,633,746 87	208,949 95	3,842,696 82	6,515 80
United States Fidelity and Guar. Co.....	14,003,051 15	1,576,290 85	15,579,342 00	2,852 28
Western Casualty Company.....	988,795 20		988,795 20	
Total.....	\$166,256,466 05	\$29,647,384 17	\$195,903,850 22	\$769,813 29

STOCK CASUALTY COMPANIES

Employers Liability Assurance Corp. Ltd....	\$13,011,629 08	\$1,265,001 30	\$14,276,630 38	\$11,757 82
General Acci. Fire and Life Assur. Corp.....	4,013,207 37	172,630 72	4,185,838 09	12,486 86
London Guar. and Accident Co. Ltd.....	6,422,735 47	378,028 76	6,800,764 23	11,597 16
Ocean Accident and Guar. Corp. Ltd.....	7,019,496 32	1,131,292 94	8,150,789 26	7,444 79
Zurich Gen. Acci. and Liability Ins. Co.....	2,875,384 01	190,540 37	3,065,924 38	1,102 80
Total.....	\$33,342,452 25	\$3,137,494 09	\$36,479,946 34	\$44,389 43

MUTUAL CASUALTY COMPANIES

American Automobile Mutual Ins. Co.....				
Automobile Liability Co. Ltd. Mut.....	\$75,725 15		\$75,725 15	
Badger Mutual Live Stock Ins. Co.....	7,816 90	\$21,245 50	29,062 40	
Badger State Ltd. Mut. Automobile Ins. Co.	18,643 28		18,643 28	
Bankers Ltd. Mut. Casualty Co.....	11,043 01	31,616 03	42,659 04	
Builders Ltd. Mut. Liability Co.....	101,214 91		101,214 91	
Bldg. Contractors Mut. Liability Ins. Co.....	47,495 23		47,495 23	
Employers Mut. Liability Ins. Co. of Wis.....	685,182 58		685,182 58	
General Insurance Co.....	140 62		140 62	
Master Plumbers Ltd. Mut. Lia. Co. of Wis				
Milwaukee Automobile Ins. Co. Ltd. Mut....	48,370 84		48,370 84	
Threshermen's Nat. Ins. Co. Ltd. Mutual....	22,339 41		19,045 25	
United Automobile Mutual Ins. Co.....	10,908 35		10,908 35	
Wisconsin Automobile Mut. Indemnity Co....	844 91	15,750 86	16,595 77	
Wis. Brotherhood of Threshermen Ins. Co....	13,697 48		13,697 48	
Wisconsin Hardware Ltd. Mut. Liab. Co.....	118,935 73		118,935 73	
Wisconsin Mutual Plate Glass Ins. Co.....	26,383 72		26,383 72	
Wisconsin Mutual Liability Co.....	112,896 11		112,896 11	
Total.....	\$1,249,747 19	\$68,612 39	\$1,318,359 58	

MUTUAL CASUALTY COMPANIES

American Mut. Liability Ins. Co.....	\$5,495,157 19		\$5,495,157 19	
Autoist Mutual Ins. Co.....	105,077 67		105,077 67	
Integrity Mutual Casualty Co.....	672,902 76		672,902 76	\$194 13
Liberty Mutual Ins. Co.....	3,230,787 67	\$1,712 37	3,232,500 04	
Lumbermen's Mutual Casualty Co.....	428,814 70		428,814 70	
Western Automobile Indemnity Assn.....	255,764 51		255,764 51	
Total.....	\$10,188,504 50	\$1,712 37	\$10,190,216 87	\$194 13

CASUALTY

Associated Employers Reciprocal.....		\$76,157 22	\$76,157 22	
Belt Automobile Indemnity Assn.....				
Casualty Reciprocal Exchange.....	\$317,985 07		317,985 07	
Nat. Auto Owner's Interinsurance Assn.....	31,970 30		31,970 30	
Utilities Indemnity Exchange.....	120,064 14		120,064 14	
Total.....	\$470,023 51	\$76,157 22	\$470,023 51	
Grand Total.....	\$211,606,456 27	\$32,855,326 90	\$244,461,783 17	\$1,305,561 18

(1) Accident and Health combined

(2) Liability and Workmen's Compensation combined.

STATES—Concluded—YEAR ENDING DECEMBER 31, 1919.

PREMIUMS RECEIVED—WISCONSIN BUSINESS

Health	Liability	Workmen's compensation	Fidelity	Surety	Plate glass	Steam boiler
\$5,632 24 11,740 39	\$3,013 50 3,267 11	\$10,617 88	\$40 00	\$4,937 93	\$320 73	
2,607 95 9,240 19	12,345 82 28,842 81	28,879 91 125,101 15	7,157 39	18,130 99	6,009 77	\$3,686 02
79,679 70	120,852 94	3,125 39 492,018 75			8,725 54	21,692 78
1,993 24 1,400 36	2,847 47 6,771 64 776 09	3,974 73 7,235 62 5,553 97	22,681 85	83,419 56	4,200 01 4,993 41	
\$255,715 93	\$513,200 94	\$1,397,453 87	\$203,014 44	\$491,895 56	\$182,599 45	\$110,964 91

OF FOREIGN COUNTRIES (U. S. Branch)

\$5,130 54 7,105 65 6,244 30 1,666 12 140 00	\$37,790 60 80,070 25 28,149 28 16,646 54 57,140 40	\$197,128 10 153,926 60 258,428 68 81,841 10 458,928 30	\$1,477 00 5,324 74	\$846 63 	\$5,558 95 2,989 07	\$1,259 24 1,484 33 6,024 08
\$20,286 61	\$219,797 07	\$1,150,252 78	\$6,801 74	\$846 63	\$8,548 02	\$8,767 65

OF WISCONSIN

	\$97,431 23 18,643 28 3,191 82 32,732 80 3,839 70 13,331 95 \$150,527 50	\$69,311 19 50,838 36 1,198,171 07 17,021 26 22,339 41 13,697 48 38,440 01 316,875 62 \$1,704,354 99	\$6,001 30	\$2,196 18	\$141 88 2,868 18 30,680 75 \$33,690 81	
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OF OTHER STATES

\$190 16	\$2,496 31 3,473 00 414 72 26 94 2,710 48	\$58,769 27 36,263 14 162 90 82,380 21				
\$190 16	\$9,121 45	\$177,575 52				

INTERINSURERS

	\$83,655 80	(2)				
\$1,881 25 2,299 31 3,046 81	2,124 51 5,160 14					
\$7,227 37	\$90,940 45					
\$289,948 81	\$899,874 33	\$4,520,577 61	\$215,817 48	\$494,938 37	\$224,838 28	\$119,732 56

TABLE V—Concluded—RISKS AND PREMIUMS—STOCK CASUALTY COMPANIES OF

NAME OF COMPANY	PREMIUMS RECEIVED—		
	Burglary and theft	Credit	Sprinkler leakage
Norwich Union Indemnity Co.			
Pacific Mutual Life Ins. Co.			
Preferred Accident Ins. Co.	\$134 33		
Republic Casualty Co.	139 89		
Ridgely Protective Association			
Royal Indemnity Co.	7,437 57		
Standard Accident Ins. Co.			
Travelers Equitable Ins. Co.			
Travelers Indemnity Co.	20,579 22		
Travelers Ins. Co.			
United States Casualty Co.	2,318 45		
United States Fidelity and Guar. Co.	11,212 74		
Western Casualty Company			
Total	\$160,640 66	\$41,039 40	\$6,129 98

STOCK CASUALTY COMPANIES

Employers Liability Assurance Corp. Ltd.	\$4,641 16		
General Acci., Fire and Life Assur. Corp.	1,978 97		
London Guarantee and Accident Co. Ltd.	5,293 13	\$3,723 33	
Ocean Accident and Guar. Corp. Ltd.	2,777 08	19,337 50	
Zurich Gen. Acci. and Liability Ins. Co.			
Total	\$14,690 34	\$23,060 83	

MUTUAL CASUALTY COMPANIES

American Automobile Mutual Ins. Co.			
Automobile Liability Co. Ltd. Mut.			
Badger Mutual Live Stock Ins. Co.			
Badger State Ltd. Mut. Automobile Ins. Co.			
Bankers Ltd. Mut. Casualty Co.	\$9,278 79		
Builders Ltd. Mut. Liability Co.			
Bldg. Contractors Mut. Liability Ins. Co.			
Employers Mut. Liability Ins. Co. of Wis.			
General Insurance Company			
Master Plumbers Ltd. Mut. Lia. Co. of Wis.			
Milwaukee Automobile Ins. Co. Ltd. Mut.			
Threshermen's Nat. Ins. Co. Ltd. Mutual			
United Automobile Mutual Ins. Co.			
Wisconsin Automobile Mutual Indemnity Co.			
Wisconsin Brotherhood of Threshermen Ins. Co.			
Wisconsin Hardware Ltd. Mut. Liab. Co.			
Wisconsin Mutual Plate Glass Ins. Co.			
Wisconsin Mutual Liability Co.			
Total	\$9,278 79		

MUTUAL CASUALTY COMPANIES

American Mut. Liability Ins. Co.			
Autoist Mutual Ins. Co.	\$1,650 64		
Integrity Mutual Casualty Co.			
Liberty Mutual Ins. Co.			
Lumbermen's Mutual Casualty Co.			
Western Automobile Indemnity Assn.			
Total	\$1,650 64		

CASUALTY

Associated Employers Reciprocal			
Belt Automobile Indemnity Assn.			
Casualty Reciprocal Exchange			
Nat. Auto Owner's Interinsurance Assn.			
Utilities Indemnity Exchange			
Total			
Grand Total	\$186,260 43	\$64,100 23	\$61,129 98

OTHER STATES—Concluded—YEAR ENDING DECEMBER 31, 1919

WISCONSIN BUSINESS—Concluded

Fly wheel	Automobile and teams property damage	Workmen's collective	Live stock	Total gross premiums received
				\$16,322 31
	\$976 92			36,904 53
	1,498 83			20,822 37
				4,745 09
\$843 50	4,541 72			99,280 29
	6,636 17			215,546 21
311 98	28,096 23			7,923 76
				82,531 14
				854,745 22
	1,479 99			23,329 69
	1,466 37			142,033 83
				6,330 06
\$43,472 40	\$408,920 72		\$70,270 26	\$4,655,131 81

OF FOREIGN COUNTRIES (U. S. Branch)

\$204 00	\$12,249 04			\$278,043 08
	25,702 05			281,270 38
	6,571 37			321,491 58
218 99	4,050 40			148,320 41
	6,716 82			524,028 32
\$422 99	\$55,289 68			\$1,553,153 77

OF WISCONSIN

	\$2,185 17			\$2,185 17
				97,431 23
			\$19,013 82	19,013 82
				18,643 28
				17,476 27
	1,591 30			74,094 31
				50,838 36
				1,198,171 07
				141 88
				17,021 26
	16,310 26			49,043 06
				22,339 14
	10,908 35			10,908 35
	15,358 80			19,198 50
				13,697 48
	7,476 51			62,116 65
				30,680 75
				316,875 62
	\$42,922 04		\$19,013 82	\$1,967,985 43

OF OTHER STATES

	\$454 21			\$61,719 79
	1,455 31			6,578 95
	901 95			37,964 10
				189 84
	5,009 26			90,099 95
	28,899 32			28,899 32
	\$36,720 05			\$225,451 95

INTERINSURERS

				\$83,655 80
	\$96,952 26			96,952 26
	8 94 52			4,900 28
	4,270 16			6,569 47
	432 93			8,639 88
	\$102,549 87			\$200,717 69
\$43,895 39	\$646,402 36		\$89,284 08	\$9,107,361 09

TABLE VI—LOSSES PAID—WISCONSIN BUSINESS STOCK CASUALTY COMPANIES

NAME OF COMPANY	LOSSES PAID—		
	Accident	Health	Liability
Norwich Union Indemnity Co.....			
Pacific Mutual Life Ins. Co.....	\$3,611 15	\$2,254 08	
Preferred Accident Ins. Co.....	4,441 24	6,457 50	\$80 00
Republic Casualty Co.....			
Ridgely Protective Association.....	3,168 41		
Royal Indemnity Co.....	2,072 49	1,044 57	—428 00
Standard Accident Ins. Co.....	34,237 91	5,667 34	13,047 35
Travelers Equitable Ins. Co.....	2,663 59		
Travelers Indemnity Co.....			
Travelers Ins. Co.....	73,624 25	52,242 21	28,562 60
United States Casualty Co.....	1,054 77	777 19	1,035 00
United States Fidelity and Guar. Co.....	1,046 78	566 32	2,613 25
Western Casualty Company.....			
Total.....	\$311,205 25	\$141,283 02	\$157,743 38
STOCK CASUALTY COMPANIES			
Employers Liability Assurance Corp. Ltd.....	\$4,176 83	\$2,144 71	\$6,511 88
General Accident, Fire and Life Assurance Corp.....	4,701 80	2,992 48	35,018 82
London Guarantee and Accident Co. Ltd.....	1,925 13	3,009 31	12,108 69
Ocean Accident and Guar. Corp. Ltd.....	693 96	403 56	4,531 00
Zurich Gen. Acci. and Liability Ins. Co.....			10,413 45
Total.....	\$11,497 72	\$8,550 06	\$68,583 84
MUTUAL CASUALTY COMPANIES			
American Automobile Mutual Ins. Co.....			
Automobile Liability Co. Ltd. Mut.....			\$24,313 08
Badger Mutual Live Stock Ins. Co.....			
Badger State Ltd. Mut. Automobile Ins. Co.....			1,891 90
Bankers Ltd. Mut. Casualty Co.....			
Builders Ltd. Mut. Liability Co.....			
Bldg. Contractors Mut. Liability Ins. Co.....			
Employers Mut. Liability Ins. Co. of Wis.....			
General Insurance Company.....			
Master Plumbers Ltd. Mut. Liability Co. of Wis.....			
Milwaukee Automobile Ins. Co. Ltd. Mut.....			2,636 79
Threshermen's Nat. Ins. Co. Ltd. Mutual.....			
United Automobile Mutual Ins. Co.....			
Wisconsin Automobile Mutual Indemnity Co.....			35 00
Wisconsin Brotherhood of Threshermen Ins. Co.....			
Wisconsin Hardware Ltd. Mut. Liab. Co.....			1,346 80
Wisconsin Mutual Plate Glass Ins. Co.....			
Wisconsin Mutual Liability Co.....			
Total.....			\$28,331 67
MUTUAL CASUALTY COMPANIES			
American Mut. Liability Ins. Co.....			\$4 00
Autoist Mutual Ins. Co.....			36 00
Integrity Mutual Casualty Co.....			
Liberty Mutual Ins. Co.....			
Lumbermen's Mutual Casualty Co.....			
Western Automobile Indemnity Assn.....			
Total.....			\$40 00
CASUALTY			
Associated Employers Reciprocal.....			
Belt Automobile Indemnity Assn.....			
Casualty Reciprocal Exchange.....			\$87 00
National Automobile Owner's Interinsurance Assn.....			3,485 58
Utilities Indemnity Exchange.....			175 54
Total.....			\$3,748 12
Grand Total.....	\$519,344 65	\$157,420 47	\$258,447 01

OF OTHER STATES—Concluded—YEAR ENDING DECEMBER 31, 1919

WISCONSIN BUSINESS

Workmen's compensation	Fidelity	Surety	Plate glass	Steam boiler	Burglary and theft
					\$409 34
\$991 77			\$96 64		
14,655 94	—508 54	\$8,484 47	3,307 92	\$1,000 00	1,071 85
60,886 32					
462 66			2,820 00	4,782 35	4,109 19
197,882 24					
1,317 35			1,472 13		818 20
942 32	3,701 95	14,724 89	1,377 87		617 73
4,081 25					
\$529,503 85	\$65,019 16	\$38,712 78	\$65,161 62	\$15,480 54	\$18,164 81

OF FOREIGN COUNTRIES (U. S. Branch)

\$82,996 99			\$1,355 89		\$1,062 75
64,263 05					5 00
100,042 52					736 99
23,619 75	\$2,172 00		1,521 08	\$65 54	820 25
186,840 37					
\$457,762 68	\$2,172 00		\$2,876 97	\$65 54	\$2,624 99

OF WISCONSIN

					\$76 00
\$22,201 44					
7,051 68					
469,262 28					
4,636 85					
3,040 77					
4,136 00					
11,850 69			\$361 94		
			9,152 65		
147,792 04					
\$666,930 98			\$9,514 59		\$76 00

OF OTHER STATES

\$14,225 03					
					\$691 20
6,199 93					
5 00					
33,841 67					
\$54,271 63					\$691 20

INTERINSURERS

\$31,616 59					
1,059 92					
1,352 40					
\$34,028 91					
\$1,733,498 05	\$67,191 16	\$38,712 78	\$77,553 18	\$15,546 08	\$21,557 00

TABLE VI—Concluded—LOSSES PAID—WISCONSIN BUSINESS—STOCK CASUALTY

NAME OF COMPANY	LOSSES PAID—	
	Credit	Sprinkler leakage
Norwich Union Indemnity Co.....		
Pacific Mutual Life Ins. Co.....		
Preferred Accident Ins. Co.....		
Republic Casualty Co.....		
Ridgely Protective Association.....		
Royal Indemnity Co.....		
Standard Accident Ins. Co.....		
Travelers Equitable Ins. Co.....		
Travelers Indemnity Co.....		
Travelers Ins. Co.....		
United States Casualty Co.....		
United States Fidelity and Guar. Co.....		
Western Casualty Company.....		
Total.....	\$2,037 12	\$4,213 09
STOCK CASUALTY COMPANIES		
Employers Liability Assurance Corp. Ltd.....		
General Accident, Fire and Life Assurance Corp.....		
London Guarantee and Accident Co. Ltd.....	—\$1,479 97	
Ocean Accident and Guar. Corp. Ltd.....		
Zurich Gen. Acci. and Liability Ins. Co.....		
Total.....	—\$1,479 97	
MUTUAL CASUALTY COMPANIES		
American Automobile Mutual Ins. Co.....		
Automobile Liability Co. Ltd. Mut.....		
Badger Mutual Live Stock Ins. Co.....		
Badger State Ltd. Mut. Automobile Ins. Co.....		
Bankers Ltd. Mut. Casualty Co.....		
Builders Ltd. Mut. Liability Co.....		
Bldg. Contractors Mut. Liability Ins. Co.....		
Employers Mut. Liability Ins. Co. of Wis.....		
General Insurance Company.....		
Master Plumbers Ltd. Mut. Liability Co. of Wis.....		
Milwaukee Automobile Ins. Co. Ltd. Mut.....		
Threshermen's Nat. Ins. Co. Ltd. Mutual.....		
United Automobile Mutual Ins. Co.....		
Wisconsin Automobile Mutual Indemnity Co.....		
Wisconsin Brotherhood of Threshermen Ins. Co.....		
Wisconsin Hardware Ltd. Mut. Liab. Co.....		
Wisconsin Mutual Plate Glass Ins. Co.....		
Wisconsin Mutual Liability Co.....		
Total.....		
MUTUAL CASUALTY COMPANIES		
American Mut. Liability Ins. Co.....		
Autoist Mutual Ins. Co.....		
Integrity Mutual Casualty Co.....		
Liberty Mutual Ins. Co.....		
Lumbermen's Mutual Casualty Co.....		
Western Automobile Indemnity Assn.....		
Total.....		
CASUALTY		
Associated Employers Reciprocal.....		
Belt Automobile Indemnity Assn.....		
Casualty Reciprocal Exchange.....		
National Automobile Owner's Interinsurance Assn.....		
Utilities Indemnity Exchange.....		
Total.....		
Grand Total.....	\$557 15	\$4,213 09

COMPANIES OF OTHER STATES—Concluded—YEAR ENDING DECEMBER 31, 1919

WISCONSIN BUSINESS—Concluded

Fly wheel	Automobile and teams property damage	Workmen's collective	Live stock	Total losses paid
				\$5,865 23
	\$436 26			11,824 34
	10 50			1,098 91
				3,168 41
—\$162 75	1,932 62			32,470 57
	1,212 19			115,051 11
				2,663 59
	8,131 65			20,305 85
				352,311 30
	483 63			6,958 27
	1,308 90			26,900 01
				4,081 25
\$363 41	\$154,368 56		\$15,740 60	\$1,509,997 19

OF FOREIGN COUNTRIES (U. S. Branch)

	\$2,939 75			\$101,188 80
	12,111 46			119,092 61
	990 36	\$48 10		117,381 13
	717 27			34,544 41
	2,379 41			199,633 23
	\$19,138 25	\$48 10		\$571,840 18

OF WISCONSIN

				\$24,313 08
				1,891 90
				76 00
	\$20 85			22,222 29
				7,051 68
				469,262 28
				4,636 85
	3,635 98			6,272 77
				3,040 77
	1,831 13			1,831 13
	3,521 03			3,556 03
				4,136 00
	2,219 85			15,779 28
				9,152 65
				147,792 04
	\$9,397 71			\$714,250 95

OF OTHER STATES

	\$207 31			\$14,436 34
	626 89			1,354 09
	53 25			6,253 18
				5 00
				33,841 67
	4,707 48			4,707 48
	\$5,594 93			\$60,597 76

INTERINSURERS

				\$31,616 59
	\$39,684 45			39,684 45
	298 22			1,445 14
	1,100 90			4,586 48
				1,527 94
	\$41,083 57			\$78,860 60
\$363 41	\$229,583 02	\$48 10	\$15,740 60	\$3,139,775 75

TABLE I—INCOME DURING 1919—

NAME OF ASSOCIATION	Balances from previous year	Net amount received from members for expense funds	Net amount received from members for other funds	Net amount received from members for all funds
WISCONSIN ASSOCIATIONS				
Business Men's Mut. Indemnity Co.....	\$2,297 37	\$6,587 20	\$3,404 17	\$9,991 37
Chippewa Valley Casualty Co.....	963 01	1,832 67	1,918 65	3,751 32
Federal Casualty Co.....	1,797 94	11,236 65	7,520 93	18,757 58
First National Accident Co.....	29,242 76		24,803 25	24,803 25
Northwestern Accident and Ben. Assn.....	2,700 58	3,272 42	1,635 54	4,907 96
Wisconsin Casualty Association.....	12,245 85	35,515 60	23,676 97	59,192 57
Wisconsin Mutual Protection Co.....	2,020 15	1,949 98	1,949 97	3,899 95
Total (Wisconsin Associations).....	\$51,267 66	\$60,394 52	\$64,909 48	\$125,304 00
ASSOCIATIONS OF OTHER STATES				
Business Men's Acci. Assn. of America.....	\$442,461 83		\$1,213,336 39	\$1,213,336 39
Central Business Men's Association.....	109,340 66		635,757 58	635,757 58
Interstate Business Men's Acci. Assn.....	237,828 94	\$202,699 48	426,786 09	719,485 57
Woodmen Accident Co.....	467,091 01	149,561 54	266,950 73	416,512 27
Total (Associations of other states).....	\$1,256,722 44	\$442,261 02	\$2,542,830 79	\$2,985,091 81

TABLE I—Concluded—INCOME DURING 1919 ASSESSMENT ACCIDENT ASSOCIATION—

NAME OF ASSOCIATION	Profit on sale or maturity of ledger assets	Increase in book value of ledger assets	Income from all other sources	Total income
WISCONSIN ASSOCIATIONS				
Business Men's Mut. Indemnity Co.....			\$1,612 74	\$11,774 11
Chippewa Valley Casualty Co.....				3,795 82
Federal Casualty Co.....			1,637 90	20,437 98
First National Accident Co.....			289 61	25,162 11
Northwestern Acci. & Ben. Assn.....			10 00	5,059 94
Wisconsin Casualty Association.....				59,417 57
Wisconsin Mutual Protection Co.....			137 65	4,037 60
Total (Wisconsin Associations).....			\$3,687 90	\$129,685 13
ASSOCIATIONS OF OTHER STATES				
Business Men's Acci. Assn. of America.....			\$3,723 62	\$1,234,325 45
Central Business Men's Association.....				659,068 57
Interstate Business Men's Acci. Assn.....				730,493 73
Woodmen Accident Co.....				441,495 86
Total (Associations of other states).....			\$3,723 62	\$3,065,383 61

ASSESSMENT ACCIDENT ASSOCIATIONS

Interest on mortgages and collateral loans	Interest on bonds and dividends on stocks	Interest on deposits in trust companies and banks	Interest from all other sources	Gross rents	Borrowed money	Agents' balances previously charged off
\$170 00			\$44 50			
	\$42 50					
	41 98	\$69 25			\$100 00	
		225 00				
\$170 00	\$84 48	\$294 25	\$44 50		\$100 00	
\$13,790 96	\$1,207 03	\$2,267 45				
	3,047 57	263 42			\$20 000 00	
6,974 64	877 98	3,141 14	\$14 40			
20,752 09	1,646 71	2,451 91	12 88	\$120 00		
\$41,517 69	\$6,779 29	\$8,123 92	\$27 28	\$120 00	\$20,000 00	

TABLE II—DISBURSEMENTS DURING 1919—ASSESSMENT ACCIDENT ASSOCIATIONS.

Death benefits	Permanent disability benefits	Sick and accident benefits	All other benefits paid	Total benefits paid	First year commissions and fees	Subsequent year's commissions and fees
\$100 00		\$3,515 31		\$3,615 31	\$1,471 95	\$1,105 36
		2,139 93		2,139 93	214 00	
500 00		6,017 63		6,517 63	3,147 15	
150 00		9,330 25		9,480 25		
		2,221 23		2,221 23	932 92	
1,250 00		28,489 91	\$28 16	29,768 07		
		1,394 74		1,394 74	446 60	
\$2,000 00		\$53,109 00	\$28 16	\$55,137 16	\$6,212 62	\$1,105 36
\$87,224 59	\$3,600 00	\$496,675 60		\$587,500 19	\$263,167 50	
63,354 15	1,050 00	282,996 93		347,401 08	163,763 20	\$22,171 60
49,054 74		358,956 80		408,011 54	112,640 18	
33,177 65		138,769 51		171,947 16	24,619 25	
\$232,811 13	\$4,650 00	\$1,277,398 84		\$1,514,859 97	\$564,190 13	\$22,171 60

TABLE II—CONTINUED—DISBURSEMENTS DURING 1919—

NAME OF ASSOCIATION	Salaries of managers and agents	Salaries and other compensation of officers and trustees	Salaries and all other compensations of committees	Salaries and other compensations of office employees
WISCONSIN ASSOCIATIONS				
Business Men's Mut. Indemnity Co.....	\$1,190 79			\$710 00
Chippewa Valley Casualty Co.....		\$634 26		387 50
Federal Casualty Co.....	1,298 10	2,025 00		1,360 75
First National Accident Co.....	1,786 31	5,900 00		1,164 83
Northwestern Accident and Ben. Assn.....	294 45	700 00		507 50
Wisconsin Casualty Assn.....	14,850 00			2,787 00
Wisconsin Mutual Protection Co.....	270 00			619 44
Total (Wisconsin Associations).....	\$19,689 65	\$9,259 26		\$7,537 02
ASSOCIATIONS OF OTHER STATES				
Business Men's Acci. Assn. of America.....	\$855 00	\$80,246 08	\$130 00	\$14,794 58
Central Business Men's Association.....		13,850 00		18,420 53
Interstate Business Men's Acci. Assn.....	4,050 00	18,150 00		37,008 60
Woodmen Accident Co.....		32,200 00		21,193 97
Total (Associations of Other States).....	\$4,905 00	\$144,446 08	\$130 00	\$91,417 68

TABLE II—Concluded—DISBURSEMENTS DURING 1919—

NAME OF ASSOCIATION	Rent	Advertising printing and stationery	Postage, express telegraph and telephone	Legal expenses
WISCONSIN ASSOCIATIONS				
Business Men's Mut. Indemnity Co.....	\$843 55	\$251 56	\$126 50	\$55 00
Chippewa Valley Casualty Co.....	143 25	28 40	33 00	
Federal Casualty Co.....	636 50	481 35	411 74	
First National Accident Co.....	360 00	212 06	696 36	
Northwestern Accident and Ben. Assn.....	330 00	35 61	247 16	25 80
Wisconsin Casualty Association.....	441 00	1,061 35	1,479 82	280 00
Wisconsin Mutual Protection Co.....	320 00	66 50	30 61	1 00
Total (Wisconsin Associations).....	\$3,074 30	\$2,136 83	\$3,025 19	\$361 80
ASSOCIATIONS OF OTHER STATES				
Business Men's Acci. Assn. of America.....	\$4,170 00	\$21,962 18	\$13,767 00	\$6,076 51
Central Business Men's Association.....	5,338 65	11,024 43	7,163 42	3,046 85
Interstate Business Men's Acci. Assn.....	6,646 38	11,361 84	10,675 40	7,038 07
Woodmen Accident Co.....	4,159 58	6,894 73	7,772 59	
Total (Associations of Other States).....	\$20,314 61	\$51,243 18	\$39,378 41	\$16,161 43

ASSESSMENT ACCIDENT ASSOCIATIONS.

Salaries and fees paid to medical examiners	Traveling and other expenses of officers, trustees and committees	Traveling and other expenses of managers and agents	Collection and remittance of fees, dues, assessments and premiums	Insurance department fees and licenses	All other licenses and fees	Taxes on assessments or premiums	Other taxes
\$157 50	\$115 00	\$307 74 25 00					\$98 17
50 50	73 00	512 34 189 51 930 48 390 31	\$3,704 90 542 94 7,437 10			\$121 08	254 90 635 17
\$208 00	\$188 00	\$2,355 38	\$11,684 94			\$121 08	\$988 24
\$2,308 41	\$856 13 2,004 83	\$22,495 51 2,606 96 5,937 14	\$2,382 78 4,220 07 39,396 06	\$2,270 89 987 50 2,667 50 971 66	\$4,405 90	\$12,760 69 1,283 06 8,649 69 9,859 02	\$3,104 06 12 30 11,145 42
782 87					1,069 80		
\$3,091 28	\$2,860 96	\$31,039 61	\$45,998 91	\$6,897 55	\$5,475 70	\$32,552 46	\$14,261 78

ASSESSMENT ACCIDENT ASSOCIATIONS.

Repairs and expenses on real estate	Furniture and fixtures	Borrowed money	Agents' balances charged off	Loss on sale or maturity of ledger assets	Decrease in book value of ledger assets	All other disbursements	Total disbursements
						\$1,229 63 95 15 3,310 63 576 22 126 00 120 95	\$11,278 06 3,700 49 16,410 57 24,768 63 6,027 12 59,795 99 3,660 15
\$69 96			\$27 64				
\$69 96			\$27 64			\$5,458 58	\$128,641 61
	\$5,623 89 1,151 99 2,084 70 621 03	\$20,553 06	\$455 62			\$11,490 60 12,114 25 5,679 25	\$1,060,823 52 632,893 71 645,603 23 331,854 27
\$4 00							
\$4 00	\$9,481 61	\$20,553 06	\$455 62			\$29,284 10	\$2,671,174 73

TABLE III—ASSETS DECEMBER 31, 1919

NAME OF ASSOCIATION	Book value of real estate	Mortgage loans	Collateral loans
WISCONSIN ASSOCIATIONS			
Business Men's Mutual Indemnity Co.....		\$2,000 00	
Chippewa Valley Casualty Co.....			
Federal Casualty Co.....			
First National Accident Co.....			
Northwestern Acci. and Ben Assn.....			
Wisconsin Casualty Association.....			
Wisconsin Mutual Protection Co.....			
Total (Wisconsin Associations).....		\$2,000 00	
ASSOCIATIONS OF OTHER STATES			
Business Men's Acci. Assn. of America.....		\$280,700 00	
Central Business Men's Association.....			
Interstate Business Men's Acci. Assn.....		104,700 00	
Woodmen Accident Co.....	\$925 00	424,250 00	\$826 00
Total (Associations of Other States).....	\$925 00	\$809,650 00	\$826 00

TABLE III—Concluded—ASSETS DECEMBER 31, 1919—

NAME OF ASSOCIATION	Total ledger assets	Non-	
		Interest and rents due and accrued	Market value of real estate over book value
WISCONSIN ASSOCIATIONS			
Business Men's Mutual Indemnity Co.....	\$2,793 42		
Chippewa Valley Casualty Co.....	1,058 34		
Federal Casualty Co.....	2,825 35	\$5 25	
First National Accident Co.....	4,474 13		
Northwestern Accident & Ben Assn.....	1,733 40		
Wisconsin Casualty Assn.....	11,867 43		
Wisconsin Mutual Protection Co.....	2,397 60		
Total (Wisconsin Associations).....	\$27,149 67	\$5 25	
ASSOCIATIONS OF OTHER STATES			
Business Men's Acci. Assn. of America.....	\$615,963 76	\$7,954 17	
Central Business Men's Association.....	135,515 52	711 22	
Interstate Business Men's Acci. Assn.....	322,719 44	4,254 68	
Woodmen Accident Co.....	576,732 60	10,085 55	
Total (Associations of Other States).....	\$1,650,931 32	\$23,005 62	

—ASSESSMENT ACCIDENT ASSOCIATIONS

Book value of bonds	Cash in office	Deposits not on interest	Deposits on interest	Agents' net balances	Bills receivable	Other ledger assets
		\$634 55				\$158 87
\$1,000 00		58 34				
1,000 00	\$15 00	1,683 92		\$51 50		74 93
1,000 00	844 54	1,881 59	\$728 00		\$20 00	
1,600 00	141 10	—7 70				
	186 01	5,681 42	5,000 00			1,000 00
1,000 00	101 00	1,296 60				
\$5,600 00	\$1,287 65	\$11,228 72	\$5,728 00	\$51 50	\$20 00	\$1,233 80
\$120,500 00	\$3,031 74	\$163,186 38	\$37,000 00	\$11,295 64		\$250 00
70,261 95	5,016 22	17,873 59	42,363 76			
	500 00	90,159 34	101,425 10			25,935 00
50,200 00			100,531 60			
\$240,961 95	\$8,547 96	\$271,219 31	\$281,320 46	\$11,295 64		\$26,185 00

ASSESSMENT ACCIDENT ASSOCIATIONS

LEDGER ASSETS

Market value of bonds and stocks over book value	Premiums or assess- ments col- lected but not turned over	Mortuary assessments due and unpaid on last call	All other non-ledger assets	Gross assets	Deduct assets not admitted	Total admitted assets
			\$1,422 58	\$4,216 00	\$1,422 58	\$2,793 42
			275 00	1,333 34	275 00	1,058 34
		\$1,652 37	500 00	4,982 97	1,282 88	3,700 09
		140 25	1,325 00	5,939 38	1,647 58	4,291 80
	\$47 10		1,000 00	2,780 50	1,000 00	1,780 50
		430 54	1,000 00	13,297 97	1,000 00	12,297 97
			350 00	2,747 60	350 00	2,397 60
	\$47 10	\$2,223 16	\$5,872 58	\$35,297 76	\$6,978 04	\$28,319 72
		\$52,257 50	\$12,765 20	\$688,940 63	\$34,266 97	\$654,673 66
		110,416 00		246,642 74	44,186 65	202,456 09
	\$128 25	19,563 75	4,347 83	351,013 95	9,092 41	341,921 54
				586,818 15	2,000 00	584,818 15
	\$128 25	\$182,237 25	\$17,113 03	\$1,873,415 47	\$89,546 03	\$1,783,869 44

TABLE IV—LIABILITIES—DECEMBER 31, 1919—

NAME OF ASSOCIATION	Total death claims	Total unpaid permanent disability claims	Total unpaid sick and accident claims	Other benefits due and unpaid
WISCONSIN ASSOCIATIONS				
Business Men's Mut. Indemnity Co.....			\$504 00	
Chippewa Valley Casualty Co.....			75 00	
Federal Casualty Co.....			869 49	
First National Accident Co.....			442 83	
Northwestern Accident and Ben. Assn.....			200 00	
Wisconsin Casualty Assn.....			1,978 66	
Wisconsin Mutual Protection Co.....			74 74	
Total (Wisconsin Associations).....			\$4,144 72	
ASSOCIATIONS OF OTHER STATES				
Business Men's Acci. Assn. of America.....	\$63,000 00	\$5,000 00	\$125,312 92	
Central Business Men's Association.....	26,100 00	2,050 00	41,179 35	
Interstate Business Men's Acci. Assn.....	40,000 00		73,589 98	
Woodmen Accident Co.....	3,800 00		27,113 00	
Total (Associations of Other States).....	\$132,900 00	\$7,050 00	\$267,195 25	

TABLE V—EXHIBIT OF POLICIES DECEMBER 31, 1919—

NAME OF ASSOCIATION	TOTAL BUSINESS					
	Policies in Force Dec. 31 1918		Policies written, revived and increased during 1919		Policies terminated and decreased during 1919	
	No.	Amount	No.	Amount	No.	Amount
WISCONSIN ASSOCIATIONS						
Business Men's Mut. Indemnity Co.....	614		379		308	
Chippewa Valley Casualty Co.....	318		107		145	
Federal Casualty Co.....	924		1272		976	
First National Accident Co.....	1740		1108		568	
Northwestern Accident and Ben. Assn.....	475		278		200	
Wisconsin Casualty Assn.....	4518	\$910,350 00	2329	\$453,650 00	1974	\$376,000 00
Wisconsin Mutual Protection Co.....	266		360		77	
Total (Wisconsin Associations).....	8855	\$910,350 00	5833	\$453,650 00	4248	\$376,000 00
ASSOCIATIONS OF OTHER STATES						
Business Men's Acci. Assn. of America.....	74296		69027		46176	
Central Business Men's Association.....	34674		31599		18388	
Interstate Business Men's Acci. Assn.....	53070		29673		23230	
Woodmen Accident Co.....	43427		21217		13696	
Total (Associations of Other States).....	205467		151516		101490	

ASSESSMENT ACCIDENT ASSOCIATIONS

Total unpaid claims	Salaries, commissions, rents, expenses, bills, etc., due and accrued	Taxes due or accrued	Borrowed money	Advance premiums or assessments	All other liabilities	Total liabilities
\$504 00				\$206 50		\$710 50
75 00			\$236 00	49 00		360 00
869 49				546 15	\$347 52	1,763 16
442 83				835 00		1,277 83
200 00			100 00	466 35		766 35
1,978 66				4,964 30		6,942 96
74 74	\$35 00					109 74
\$4,144 72	\$35 00		\$336 00	\$7,067 30	\$347 52	\$11,930 54
\$193,312 92	\$27,962 34	\$16,000 00		\$74,768 50	\$186,183 94	\$492,228 70
69,329 35	1,826 53	4,000 00			91,390 35	166,546 23
113,589 98	2,697 28	8,000 00		61,962 00		186,249 26
30,913 00	3,685 79			110,179 66		144,778 45
\$407,145 25	\$30,172 94	\$28,000 00		\$246,910 16	\$277,574 29	\$989,802 64

ASSESSMENT ACCIDENT ASSOCIATIONS

WISCONSIN BUSINESS										
Policies in force Dec. 31, 1919		Policies in force Dec. 31, 1918		Policies written, revived and increased during 1919		Policies terminated and decreased during 1919		Policies in force Dec. 31, 1919		Total receipts from Wisconsin members
No.	Amount	No.	Amount	No.	Amount	No.	Amount	No.	Amount	
685		614		379		308		685		\$8,525 42
280		318		107		145		280		3,751 32
1220		924		1272		976		1220		18,802 33
2280		1740		1108		568		2280		24,850 16
553		475		278		200		553		4,088 86
4873	\$988,000 00	4518	\$910,350 00	2329	\$453,650 00	1974	\$376,000 00	4873	\$988,000 00	59,192 57
549		266		360		77		549		3,899 95
10440	\$988,000 00	8855	\$910,350 00	5833	\$453,650 00	4248	\$376,000 00	1040	\$988,000 00	\$123,110 61
97147		573		2827		1499		1901		\$14,424 90
47885		1934		2809		1297		3446		44,636 32
59513		2375		969		697		2647		31,657 37
50948		5194		2418		1585		6027		47,504 54
255493		10076		9023		5078		14021		\$138,223 13

TABLE VI—EXHIBIT OF CLAIMS DECEMBER 31, 1919—

NAME OF ASSOCIATION	TOTAL			
	Claims unpaid Dec. 31, 1918		Claims incurred during 1919	
	No.	Amount	No.	Amount
WISCONSIN ASSOCIATIONS				
Business Men's Mut. Indemnity Co.....	23	\$623 78	198	\$3,590 23
Chippewa Valley Casualty Co.....	6	65 00	106	2,149 93
Federal Casualty Co.....	44	869 49	334	6,925 23
First National Accident Co.....	17	829 19	494	9,093 89
Northwestern Accident and Ben. Assn.....	19	723 60	82	1,697 63
Wisconsin Casualty Assn.....	272	3,999 40	1314	27,719 17
Wisconsin Mutual Protection Co.....	13	378 80	84	1,221 07
Total (Wisconsin Associations).....	394	\$7,489 26	2612	\$52,397 15
ASSOCIATIONS OF OTHER STATES				
Business Men's Acci. Assn of America.....	2329	\$157,301 57	11548	\$646,354 50
Central Business Men's Association.....	1232	67,142 57	5369	374,933 71
Interstate Business Men's Acci. Assn.....	1632	144,492 00	5991	416,604 78
Woodmen Accident Co.....	720	28,961 00	5002	176,120 51
Total (Associations of Other States).....	5913	\$397,897 14	27910	\$1,614,013 50

NAME OF ASSOCIATION	WISCONSIN BUSINESS—Concluded			
	Claims com- promised scaled down and rejected during 1919		Claims unpaid Dec 31, 1919	
	No.	Amount	No.	Amount
WISCONSIN ASSOCIATIONS				
Business Men's Mut. Indemnity Co.....	9	\$94 7	13	\$504 00
Chippewa Valley Casualty Co.....			3	75 00
Federal Casualty Co.....	29	407 6	32	869 49
First National Accident Co.....	12		9	442 83
Northwestern Accident and Ben. Assn.....	3		15	200 00
Wisconsin Casualty Assn.....			65	1,978 66
Wisconsin Mutual Protection Co.....		130 39	5	74 74
Total (Wisconsin Associations).....	53	\$632 69	142	\$4,144 72
ASSOCIATIONS OF OTHER STATES				
Business Men's Acci. Assn. of America.....	17	\$236 57	59	\$2,626 14
Central Business Men's Association.....	29	1,300 00	66	3,190 48
Interstate Business Men's Acci. Assn.....	31	—33 18	21	1,771 03
Woodmen Accident Co.....		150 00	100	3,049 00
Total (Associations of Other States).....	77	\$1,653 39	246	\$10,636 65

ASSESSMENT ACCIDENT ASSOCIATIONS

BUSINESS						WISCONSIN BUSINESS					
Claims paid during 1919		Claims compromised, scaled down, and rejected during 1919		Claims unpaid Dec 31, 1919		Claims unpaid Dec 31, 1918		Claims incurred during 1919		Claims paid during 1919	
No.	Amount	No.	Amount	No.	Amount	No.	Amount	No.	Amount	No.	Amount
199	\$3,615 31	9	\$94 70	13	\$504 00	23	\$623 78	198	\$3,590 23	199	\$3,615 31
109	2,139 93			3	75 00	6	65 00	106	2,149 93	109	2,139 93
317	6,517 63	29	407 60	32	869 49	44	869 49	334	6,925 23	317	6,517 63
490	9,480 25	12		9	442 83	17	829 19	494	9,093 89	490	9,480 25
83	2,221 23	3		15	200 00	19	723 60	82	1,697 63	83	2,221 23
1521	29,739 91			65	1,978 66	272	3,999 40	1314	27,719 17	1521	29,739 91
92	1,394 74		130 39	5	74 74	13	378 80	84	1,221 07	92	1,394 74
2811	\$55,109 00	53	\$632 69	142	\$4,144 72	394	\$7,489 26	2612	\$52,397 15	2811	\$55,109 00
10576	\$587,500 19	1685	\$22,842 96	1616	\$193,312 92	36	\$1,359 43	212	\$9,751 44	172	\$8,248 16
5531	347,401 08	253	25,345 85	817	69,329 35	81	2,330 19	347	18,020 68	333	15,860 39
5953	408,011 54	979	39,495 26	691	113,589 98	75	3,908 41	226	17,296 22	249	19,466 78
4834	171,946 16	1	2,222 35	887	30,913 00	85	2,439 00	571	19,599 18	556	18,839 18
26894	\$1,514,858 97	2918	\$89,906 42	4011	\$407,145 25	277	\$10,037 03	1356	\$64,667 52	1310	\$62,414 51

COMPARISON OF RECEIPTS FROM MEMBERS AND BENEFITS PAID			COMPARISON OF INCOME AND MANAGEMENT EXPENSES		
Net amount received from members	Total benefits paid	Ratio %	Total income	Management expenses	Ratio %
\$9,991 37	\$3,615 31	.36	\$11,774 11	\$6,377 18	.54
3,751 32	2,139 93	.56	3,795 82	1,465 41	.39
18,757 58	6,517 63	.38	20,437 98	9,433 59	.46
24,803 25	9,480 25	.38	25,162 11	14,457 26	.57
4,907 96	2,221 23	.45	5,059 94	3,805 89	.75
59,192 57	29,768 07	.50	59,417 57	29,266 70	.49
3,899 95	1,394 74	.36	4,037 60	1,945 41	.48
\$125,804 00	\$55,137 16		\$129,685 13	\$66,751 49	
\$1,213,336 39	\$587,500 19	.48	\$1,234,325 45	\$458,273 05	.37
635,757 58	347,401 08	.55	659,068 57	251,529 96	.38
719,485 57	408,011 54	.57	730,493 73	223,262 75	.31
416,512 27	171,947 16	.41	441,495 86	148,892 81	.34
\$2,985,091 81	\$1,514,859 97		\$3,065,383 61	\$1,081,958 57	

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TWELFTH ANNUAL REPORT

OF THE

STATE FIRE MARSHAL

TWELFTH ANNUAL REPORT
OF THE
STATE FIRE MARSHAL

Madison, Wis., April 1, 1920.

Hon. Emanuel L. Philipp,
Governor of Wisconsin.

Sir:—I have the honor to submit herewith, as required by law (Sec. 1946*p*), the Twelfth Annual Report of the Department of State Fire Marshal, the same covering the operations of this department for the calendar year ending December 31, 1919.

Very respectfully yours,

Platt Whitman, *Ins. Comr.*
Ex officio State Fire Marshal.

OFFICIAL STAFF
of the
STATE FIRE MARSHAL DEPARTMENT
(1919)

PLATT WHITMAN, State Fire Marshal.....	Highland
F. W. KUBASTA, Chief Assistant.....	Merrill
J. F. BAKER, Department Attorney.....	Madison
G. H. KILAND, Deputy.....	Madison
W. E. FINNEGAN, Deputy.....	Green Bay
WM. G. END, Deputy.....	Wauwatosa
CHAS. J. GOOD, Deputy.....	Ashland
L. M. SHEARER, Deputy.....	Madison
BERTHA NEU, Stenographer.....	Madison

FINANCIAL STATEMENT

(Fiscal year ending June 30, 1919.)

RECEIPTS

Cash balance on hand July 1, 1918.....	\$43,259 26
Receipts from insurance premium tax ($\frac{3}{8}$ of 1%).....	\$42,365 27
Total amount handled in "Fire Marshal Fund".....	\$85,624 53

DISBURSEMENTS

Salary of Officer, Chief Assistant, (No. 6411).....	\$2,124 96
Salaries of office employes, (No. 6412).....	3,327 57
Traveling expenses, General Administration, (No. 6413).....	633 71
Stationery and office supplies, (No. 6414).....	73 98
Postage, (No. 6415).....	353 64
Telephone and telegraph, (No. 6416).....	77 83
Express, freight and drayage, (No. 6417).....	30 78
Printing and publishing, (No. 6418).....	689 19
Sundry items, (No. 6419).....	109 25
Salaries and wages of field deputies, (No. 6421).....	9,425 39
Witness fees, (No. 64221).....	10 00
Fees for reporting fires, (No. 64222).....	3,380 75
Deputies' travel and field expenses, (No. 6423).....	5,187 98
Salary of Department-Attorney., (No. 6431).....	3,300 00
Attorney's traveling expenses, (No. 6432).....	408 17
Assigned to Industrial Commission for "Fire Prevention" work.....	4,500 00
Total expenditures during fiscal year.....	\$33,633 20
Balance on hand July 1st, 1919.....	\$51,991 33

SUMMARY OF 1919 ADJUSTED LOSSES

Total losses, adjusted in unprotected territory.....	\$1,169,675 00
Total losses, adjusted in protected territory.....	\$1,966,670 00
Grand total.....	\$3,136,345 00

Note—The classification "Protected Territory" is used to denote all those cities and villages having fire departments of sufficient equipment to entitle them under the laws of this state to the 2% fire department tax on insurance premiums, collected by the fire insurance companies in the respective municipalities. It follows then of course, that the term "Unprotected Territory" is used to denote all other parts of the state, not protected by departments of such legal equipment.

INVESTIGATIONS

The following is a report of investigations into the origin of fires in the State of Wisconsin for the calendar year ending Dec. 31, 1919. In each instance the name of the property owner is given with the date of the fire; but it is, of course, understood that no suspicion thereby attaches. Frequently the only object within the purview of the investigation was to reduce the number of fires reported by local officers as of "Unknown" cause, and thus to make the statistics of this department more certain and definite, and thereby of more practical value. The results achieved after the investigation of such of these fires as were found to be of criminal origin, will be found subjoined at the end of this list of investigated fires.

January Investigations

<i>Name of Owner</i>	<i>Location of Fire</i>	<i>Date of Fire</i>
Anna L. Klaes.....	Three Lakes (near).....	Jan. 1, 1919
Apple River Milling Co.....	Amery.....	Jan. 2, 1919
Gust. Anderson.....	Marinette.....	Jan. 4, 1919
Herbert Sucher.....	Milwaukee.....	Jan. 5, 1919
Sacred Heart Catholic Parish.....	Superior.....	Jan. 7, 1919
Andrew Gorzalski.....	Franksville.....	Jan. 10, 1919
John Jones, Jr.....	Ridgeway.....	Jan. 10, 1919
Henry Toy.....	Chippewa Falls.....	Jan. 11, 1919
Herman Schuette.....	Plymouth (near).....	Jan. 12, 1919
Mrs. Oswald Schneider.....	Granville.....	Jan. 12, 1919
School District No. 1.....	Cumberland (near).....	Jan. 15, 1919
Mrs. Kate Mills.....	Mineral Point.....	Jan. 16, 1919
Chas. H. Harvey.....	Omro.....	Jan. 18, 1919
Charles Hastings.....	Kenosha.....	Jan. 24, 1919
William Simon.....	Hurley.....	Jan. 27, 1919
William Turner.....	Milwaukee.....	Jan. 27, 1919
Charles Strehlow.....	Menomonie (near).....	Jan. 28, 1919
George Ledyard.....	Prairie Farm (near).....	Jan. 29, 1919
John Bollen.....	Louisburg (near).....	Jan. 31, 1919
		Total, 19 Fires

February Investigations

<i>Name of Owner</i>	<i>Location of Fire</i>	<i>Date of Fire</i>
Jack Brothers.....	Prairie du Chien.....	Feb. 3, 1919
William Burnstedt.....	Milwaukee.....	Feb. 4, 1919
T. A. Beathen.....	Palmyra.....	Feb. 5, 1919
Marion Lt. & Power Co.....	Marion.....	Feb. 6, 1919
George Figi.....	Browntown.....	Feb. 7, 1919
Jacob M. Braun.....	Appleton.....	Feb. 9, 1919
Joseph Bins.....	Green Bay.....	Feb. 10, 1919
Mrs. Johana Kampe.....	Neenah.....	Feb. 11, 1919
Stanley Grajewski.....	Hurley.....	Feb. 12, 1919
George Williams.....	No. Fond du Lac.....	Feb. 15, 1919
A. W. Priest.....	Appleton.....	Feb. 16, 1919
George Paulos.....	Ashland.....	Feb. 16, 1919
Northland College.....	Ashland.....	Feb. 17, 1919
John Bresnahan.....	Brooks.....	Feb. 20, 1919
Isaac Goldman.....	Milwaukee.....	Feb. 20, 1919
John Till.....	Turtle Lake.....	Feb. 26, 1919
Froedert Lbr. & Sup. Co.....	St. Francis.....	Feb. 27, 1919
		Total, 17 Fires

March Investigations

<i>Name of Owner</i>	<i>Location of Fire</i>	<i>Date of Fire</i>
F. F. Bischoff.....	Granville.....	Mar. 1, 1919
John Frank.....	Park Falls.....	Mar. 3, 1919
Harry Lewis.....	La Crosse.....	Mar. 4, 1919
Frank C. Meyer.....	Watertown.....	Mar. 5, 1919
Helen Gray.....	Green Bay (near).....	Mar. 6, 1919
Albert Johnson.....	Altoona.....	Mar. 8, 1919
State Bank.....	Vandyne.....	Mar. 11, 1919
John Francois.....	Linden (near).....	Mar. 12, 1919
William Haik.....	Mineral Point.....	Mar. 15, 1919
T. F. Machmueller.....	Iron River.....	Mar. 16, 1919
Peter Enggaard.....	Tomah.....	Mar. 17, 1919
J. W. Rashley.....	Berlin.....	Mar. 17, 1919
D. S. Bryant.....	Rockbridge (near).....	Mar. 19, 1919
Wis. Cheese Prod. Fed.....	Plymouth.....	Mar. 20, 1919
Hessel Brothers.....	Kewaunee (near).....	Mar. 23, 1919
Frank Dukiewicz.....	Pulaski.....	Mar. 24, 1919
H. P. Turner.....	Frederic.....	Mar. 25, 1919
Joseph Dichtel, Jr.....	Oshkosh.....	Mar. 28, 1919
Jerry O'Connor.....	Ashland.....	Mar. 29, 1919
Herman Hintz.....	Eldorado (near).....	Mar. 30, 1919
Stanton McLaine.....	Richland Center.....	Mar. 31, 1919
Mickelson Bros.....	Deerfield.....	Mar. 31, 1919

Total, 22 Fires

April Investigations

<i>Name of Owner</i>	<i>Location of Fire</i>	<i>Date of Fire</i>
Mrs. Louise Dowdley.....	Janesville.....	April 2, 1919
W. H. Nonish.....	Rock Falls.....	April 3, 1919
Ernest Higgins.....	Plover.....	April 3, 1919
Paul Turner.....	Amery.....	April 4, 1919
Mrs. J. N. Schraufnagel.....	Le Roy.....	April 7, 1919
Herman Samuels.....	Portage.....	April 10, 1919
Frank D. Duval.....	Woodruff.....	April 12, 1919
Wm. L. Ainsworth.....	Fond du Lac.....	April 12, 1919
Emil Richter.....	Burlington.....	April 14, 1919
Thomas Pratt.....	Washburn.....	April 14, 1919
James Seronsen.....	Gillett.....	April 15, 1919
Ole Marking.....	Whitehall.....	April 18, 1919
Charles Webster.....	Wausaukee.....	April 20, 1919
Joseph Stenz.....	Fond du Lac.....	April 21, 1919
H. W. Livingston.....	Milwaukee (near).....	April 21, 1919
Bode Brothers.....	Paris.....	April 22, 1919
E. M. Demming.....	Marshfield.....	April 25, 1919
Mrs. Anna Rohan.....	Oconto.....	April 25, 1919
George Werner.....	Hortonville.....	April 26, 1919
Thomas J. Lenard.....	Racine.....	April 28, 1919
Frank Broberg.....	Superior (near).....	April 28, 1919
George Schober.....	Waukesha.....	April 29, 1919
Hiram Green.....	Adams.....	April 29, 1919
Albert Novak.....	Laona.....	April 30, 1919

Total, 24 Fires

May Investigations

<i>Name of Owner</i>	<i>Location of Fire</i>	<i>Date of Fire</i>
S. B. Morrison.....	Chippewa Falls.....	May 2, 1919
Wm. Mittlestedt, Jr.....	Knapp.....	May 3, 1919
Holy Trinity Cong.....	Milwaukee.....	May 5, 1919
School District No. 1.....	Manawa (near).....	May 6, 1919
C. J. Dalrymple.....	Belleville.....	May 6, 1919
Waupaca Starch Co.....	Waupaca.....	May 8, 1919
Alfred W. Parker.....	Belle Plaine (near).....	May 9, 1919
Andrew Lippen.....	Mauston (near).....	May 10, 1919
Jules DeMars.....	Jeffris.....	May 10, 1919
Wm. Brettschneider.....	Mayfield (near).....	May 11, 1919
A. L. Utt.....	Potosi (near).....	May 12, 1919
S. T. Schlafer & Co.....	Menomonee Falls.....	May 12, 1919
Holy Trinity Cong.....	Milwaukee.....	May 13, 1919
Walter Champaign.....	Sheboygan Falls.....	May 14, 1919
Levi Teegarden.....	Menomonie (near).....	May 15, 1919
Richard Glaes.....	Clear Lake (near).....	May 16, 1919
Osmund Drotning.....	Stoughton (near).....	May 18, 1919
Julius Jaeger.....	Center.....	May 19, 1919
Union Teisling.....	Jefferson.....	May 22, 1919
Mrs. J. J. Kern.....	Oconomowoc.....	May 23, 1919
Mrs. Sarah Swalles.....	Tomah.....	May 26, 1919
Joseph Jastramski.....	Berlin.....	May 27, 1919

Total, 22 Fires

June Investigations

<i>Name of Owner</i>	<i>Location of Fire</i>	<i>Date of Fire</i>
J. L. Muehlenbach.....	New Butler.....	June 2, 1919
Julius Burhop.....	Port Washington.....	June 4, 1919
George Paulos.....	Ashland.....	June 4, 1919
Jordan Crawford.....	Andersenville.....	June 5, 1919
A. M. Penney Co.....	Waupaca.....	June 6, 1919
Park Falls Lumber Co.....	Emerson.....	June 6, 1919
Fred. A. Dennell.....	Buena Vista.....	June 7, 1919
Stephen Tonak.....	Sobieski (near).....	June 8, 1919
Sarah Swalles.....	Potosi.....	June 8, 1919
M. F. Foley.....	Baraboo.....	June 8, 1919
Carl Fass.....	La Crosse.....	June 9, 1919
Charles Thorp.....	Medford.....	June 10, 1919
Melvin Tackett.....	Elton (near).....	June 11, 1919
Thomas Flemming.....	Kenosha.....	June 12, 1919
Fred Kuskey.....	Green Bay.....	June 16, 1919
William Leymann.....	Herman.....	June 17, 1919
Fred W. Anthor.....	Waupun.....	June 18, 1919
Walters & Fields.....	Plainfield.....	June 20, 1919
Arthur Haese.....	Morrison (near).....	June 20, 1919
Arthur F. Jaschob.....	Center.....	June 21, 1919
John Clohisy.....	Mukwonago.....	June 24, 1919
Adam Paskiewicz.....	So. Milwaukee.....	June 25, 1919
J. A. Johnson.....	Browntown.....	June 27, 1919
Fred Zielieke.....	Campbellsport (near).....	June 29, 1919
Mathew Simons.....	Genoa.....	June 30, 1919

Total, 25 Fires

July Investigations

<i>Name of Owner</i>	<i>Location of Fire</i>	<i>Date of Fire</i>
B. A. Bordson.....	Hudson.....	July 1, 1919
R. H. Parkinson.....	Sturgeon Bay (near).....	July 2, 1919
Clifford St. Onge.....	Florence.....	July 3, 1919
Joseph Belsky.....	Lemonweir.....	July 4, 1919
Edwin Raedke.....	Theresa.....	July 4, 1919
A. L. Yahr.....	Iron Ridge.....	July 5, 1919
Herman Weirich.....	Hilbert.....	July 7, 1919
A. M. Carmody.....	Egg Harbor (near).....	July 8, 1919
H. J. Place.....	Marinette.....	July 10, 1919
Dunbar & Wausaukee R. R. Co.....	Dunbar.....	July 10, 1919
Joseph Marsack.....	Sheboygan.....	July 11, 1919
Hugh Lambi.....	Kaukauna.....	July 12, 1919
Edward Larson.....	Portland.....	July 13, 1919
George Athorp.....	Mosel.....	July 14, 1919
Nate Boyd.....	Lima Center.....	July 17, 1919
August H. Graunke.....	Irma (near).....	July 17, 1919
A. W. Divall.....	Wingville.....	July 19, 1919
August Uecker.....	Hustisford.....	July 20, 1919
Peter Meng.....	Sauk City.....	July 21, 1919
Fred Yeske.....	Melrose (near).....	July 22, 1919
Adam Kuklis.....	Oshkosh.....	July 25, 1919
Stephen Rozner.....	Milwaukee.....	July 25, 1919
Wm. Vandenberg.....	Sagole.....	July 25, 1919
Theodore Kloes.....	Wauwatosa (near).....	July 26, 1919
Adolph P. Weber.....	So. Germantown.....	July 27, 1919
C. J. Ellis.....	Bloomington.....	July 30, 1919
William Fassbinder.....	Menomonee Falls.....	July 31, 1919

Total, 27 Fires

August Investigations

<i>Name of Owner</i>	<i>Location of Fire</i>	<i>Date of Fire</i>
J. H. Kelley.....	Eagle Point.....	Aug. 1, 1919
Benjamin Kaminski.....	Menasha.....	Aug. 2, 1919
Frank Menne.....	Potosi (near).....	Aug. 4, 1919
Paul Kwasney.....	Green Bay (near).....	Aug. 5, 1919
Frank Bredal.....	Luxembourg.....	Aug. 7, 1919
Wm. Fassbinder.....	Menononee Falls.....	Aug. 12, 1919
Ralph Signor.....	Phillips.....	Aug. 12, 1919
Henry Koeppen.....	Meeme.....	Aug. 15, 1919
Adolph Boericke.....	Saratoga.....	Aug. 15, 1919
R. D. Parris.....	Prairie du Chien.....	Aug. 16, 1919
Earl Mitchell.....	Hillsboro (near).....	Aug. 18, 1919
Stanley Bolkosz.....	Thorp.....	Aug. 19, 1919
E. T. Ross.....	Baraboo.....	Aug. 20, 1919

August Investigations—Continued.

Linden Cheese Co.....	Linden.....	Aug. 20, 1919
Julius Ristow.....	North Bend.....	Aug. 21, 1919
D. L. Assembly Asso.....	Delavan.....	Aug. 22, 1919
Fred Altenberger.....	Rhine.....	Aug. 23, 1919
John Kelleher.....	Menomonie (near).....	Aug. 24, 1919
Joseph Hickman.....	Thorp (near).....	Aug. 25, 1919
Waukesha Lime & St. Co.....	Waukesha.....	Aug. 25, 1919
Carl Taplan.....	Buffalo Station.....	Aug. 27, 1919
Wenzel Rutte.....	Pella.....	Aug. 29, 1919
August Maly.....	Molinee.....	Aug. 30, 1919
Emil Abel.....	Cedarburg.....	Aug. 31, 1919
		Total, 24 Fires

September Investigations

<i>Name of Owner</i>	<i>Location of Fire</i>	<i>Date of Fire</i>
Otto E. Pflanz.....	Grimms Station.....	Sept. 1, 1919
George Sawyer.....	Delafield.....	Sept. 2, 1919
William Annos.....	Clintonville (near).....	Sept. 3, 1919
Henry Roeske.....	Biramwood.....	Sept. 3, 1919
Barney Kotlowski.....	Milwaukee.....	Sept. 6, 1919
Annie Sonnes.....	Viroqua (near).....	Sept. 8, 1919
William Reinke.....	Franklin (near).....	Sept. 8, 1919
John F. Graham.....	Livingston.....	Sept. 10, 1919
L. H. Belk.....	Appleton.....	Sept. 11, 1919
Max Peterman.....	Milwaukee.....	Sept. 11, 1919
Henry Jugenheimer.....	Kiel.....	Sept. 14, 1919
Katarzina Nieklewicz.....	Pulaski.....	Sept. 15, 1919
C. E. Chase.....	Shawano.....	Sept. 16, 1919
Gas-tank Recharging Co.....	Milwaukee (near).....	Sept. 17, 1919
August Kaczmarek.....	Milwaukee.....	Sept. 17, 1919
Frank Winarski.....	Milwaukee.....	Sept. 17, 1919
F. F. Ziebell.....	Marshall (near).....	Sept. 18, 1919
John P. Hagen.....	Janesville.....	Sept. 18, 1919
B. E. Baumann.....	Redgranite.....	Sept. 19, 1919
Herbert C. Ende.....	Milwaukee.....	Sept. 23, 1919
De Forest Cheese Co.....	De Forest.....	Sept. 23, 1919
Wagner & Button.....	Waupaca.....	Sept. 24, 1919
Jacob Neisius.....	De Forest.....	Sept. 25, 1919
Leo Zindars.....	Oak Creek.....	Sept. 29, 1919
Andrew Urbanek.....	Phillips.....	Sept. 30, 1919
		Total, 25 Fires

October Investigations

<i>Name of Owner</i>	<i>Location of Fire</i>	<i>Date of Fire</i>
Consol. Construct. & Mfg. Co.....	Chippewa Falls.....	Oct. 2, 1919
J. B. Hanson.....	Platteville (near).....	Oct. 4, 1919
Louis Vogel.....	So. Milwaukee.....	Oct. 5, 1919
Mrs. Frances Neilsen.....	Green Lake.....	Oct. 7, 1919
Upham Mfg. Co.....	Marshfield.....	Oct. 8, 1919
George Sidelmayr.....	Wyalusing.....	Oct. 10, 1919
Anton Royter.....	Phillips.....	Oct. 12, 1919
William Schieffelbein.....	Reedsburg.....	Oct. 13, 1919
Pauline Seifert.....	Alma Center.....	Oct. 15, 1919
Stephen Rymowicz.....	Kenosha.....	Oct. 16, 1919
Otto Fredricks.....	Washburn.....	Oct. 16, 1919
Lawrence Gotfredson.....	Green Bay.....	Oct. 17, 1919
Herman Liebman.....	Wausau.....	Oct. 18, 1919
Insko Annear.....	Muscoda (near).....	Oct. 19, 1919
Michael Bortkowiak.....	Thorp (near).....	Oct. 19, 1919
K. J. Homme.....	Stoughton.....	Oct. 21, 1919
Lee Brothers.....	Rhineland.....	Oct. 23, 1919
Wm. Chanielski.....	Stevens Point (near).....	Oct. 23, 1919
Adolph Oertel.....	New Lisbon.....	Oct. 24, 1919
Rudolph Dobry.....	Kewaunee (near).....	Oct. 28, 1919
L. L. Barber & Sons.....	Butternut.....	Oct. 28, 1919
Adalia Karvancek.....	Milwaukee (near).....	Oct. 30, 1919
Frederick Pfeiffer.....	Chippewa Falls.....	Oct. 31, 1919
		Total, 23 Fires

November Investigations

<i>Name of Owner</i>	<i>Location of Fire</i>	<i>Date of Fire</i>
John Fechtman.....	Sheboygan.....	Nov. 1, 1919
John B. Weise.....	La Crosse.....	Nov. 2, 1919
Red River Mfg. Co.....	Phlox.....	Nov. 4, 1919
Mrs. August Mehning.....	Appleton.....	Nov. 5, 1919
John Fordeau.....	Ashland.....	Nov. 6, 1919
Walter St. John.....	Green Bay.....	Nov. 6, 1919
Elix Johnson.....	Sturgeon Bay.....	Nov. 8, 1919
L. C. Waterman.....	Superior.....	Nov. 9, 1919
Herman Schiffleger.....	Reeseville.....	Nov. 10, 1919
Tiffany Milk Prod. Co.....	Shopiere.....	Nov. 12, 1919
Ole P. Rynning.....	Hanover (near).....	Nov. 13, 1919
Charles Schmidt.....	Mineral Point.....	Nov. 14, 1919
Luella Kuczniarski.....	Plainfield (near).....	Nov. 15, 1919
Lee Barrington.....	Cadott (near).....	Nov. 15, 1919
Richard Kozousek.....	Eau Claire.....	Nov. 16, 1919
Linus Glasson.....	Belmont.....	Nov. 17, 1919
William Mueller.....	Walsh.....	Nov. 18, 1919
John Wesner.....	Gillett.....	Nov. 19, 1919
Whalen Brothers.....	Fitchburg.....	Nov. 22, 1919
J. P. Kannia.....	Abbotsford.....	Nov. 24, 1919
Adolph Thieme.....	Tomahawk.....	Nov. 25, 1919
Robert Brand & Sons.....	Oshkosh.....	Nov. 27, 1919
Tolkan Brothers.....	Oconomowoc.....	Nov. 29, 1919
N. A. Luce.....	Echo.....	Nov. 30, 1919
Total, 24 Fires		

December Investigations

<i>Name of Owner</i>	<i>Location of Fire</i>	<i>Date of Fire</i>
William Fergest.....	Racine.....	Dec. 1, 1919
August Mundsack.....	Genoa.....	Dec. 2, 1919
Joseph N. Thiele.....	Whitewater.....	Dec. 2, 1919
W. W. Warren.....	Tomah.....	Dec. 3, 1919
Daniel Kubley.....	Ft. Atkinson.....	Dec. 3, 1919
Mrs. Nicholas Norbeck.....	Rhineland.....	Dec. 4, 1919
Henry Schramm.....	Mequon.....	Dec. 6, 1919
John G. Koudelka.....	Antigo.....	Dec. 7, 1919
Ole Arneson.....	Kenosha.....	Dec. 8, 1919
Nels Demming.....	New London.....	Dec. 10, 1919
Frederick Reichert.....	Racine.....	Dec. 13, 1919
Arthur Manger.....	Milwaukee (near).....	Dec. 14, 1919
Nekoosa-Edwards Paper Co.....	Nekoosa.....	Dec. 15, 1919
Willis H. Banks.....	Jefferson.....	Dec. 17, 1919
Hansen Furniture Co.....	Janesville.....	Dec. 19, 1919
Joseph St. Louis.....	Green Valley.....	Dec. 21, 1919
D. W. Norris.....	Dodge Corners.....	Dec. 21, 1919
Glenn Garthwait.....	Lone Rock.....	Dec. 22, 1919
Mary A. Hadfield.....	Waukesha.....	Dec. 23, 1919
J. F. Newman.....	Janesville (near).....	Dec. 24, 1919
Edgar Dickerson.....	Sparta.....	Dec. 26, 1919
Frank Ellsworth.....	Rice Lake.....	Dec. 28, 1919
William Chatten.....	Washburn.....	Dec. 29, 1919
Paul Menzel.....	Milwaukee.....	Dec. 30, 1919
S. H. Van Gordon & Sons.....	Alma Center.....	Dec. 31, 1919
Badger Distilling Co.....	Hurley.....	Dec. 31, 1919
Total, 26 Fires		

SUMMARY

Number of fires investigated during calendar year 1919.....	278
Average number of fires investigated per month.....	23 $\frac{1}{2}$

CRIMINAL PROSECUTIONS

Number of defendants convicted of arson and sentenced.....	7
Number of defendants convicted of arson and paroled.....	3
Number of defendants committed to Hospital for Insane.....	4
Number of defendants who died while their cases were pending.....	2
Number of additional defendants bound over and awaiting trial.....	8
Number of defendants discharged after hearing or trial.....	5
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Total number of arrests during calendar year 1919.....	29

Comments

The year 1919 has been very satisfactory in the number of important convictions secured by the Department in arson cases. Lumber and saw mill fires in the northern and western part of the state have been practically stopped through the successful termination of the Drier and Richardson cases in Buffalo and Taylor counties.

It is apparent that a conviction in any county has a salutary moral influence in discouraging incendiary fires in that locality, and even in other parts of the state where the news of same may reach. The knowledge that fires of suspicious origin will be thoroughly investigated and the suspected party relentlessly prosecuted, if there is sufficient evidence found, is being brought home to those tempted through hope of gain or other motives to set fires. The fact that the State Fire Marshal will be "on the job" in such cases, is now quite generally understood. The diminishing number of incendiary store fires can partly be accounted for by the fact that there has been a rising market on all merchandise. The hope of collecting insurance, therefore, has not out-weighed the expectation of profits through legitimate channels of trade, nor tempted many dealers, embarrassed by pressing indebtedness, to seek an avenue of escape by "selling out" to the insurance companies.

The Department has now been established twelve years and has fully justified its value by thus largely reducing the number of incendiary fires. In an educational way it has also contributed to the lessening of the number of fires through inspections, and the collection and publication of the number of fires from specific causes. The primary object of these activities has been to arouse our citizens to the necessity of guarding themselves against similar fire hazards in their own properties, and thus contribute to the decrease in number of fires as well as of valuable lives and property destroyed.

STATISTICS OF FIRES FOR CALENDAR YEAR 1919

Table No. 1

(Giving number of fires, values exposed, losses and insurance involved)

Counties	No. of Fires	Value of Building and Contents	Damage to Building and Contents	Insurance on Building and Contents
Adams.....	15	\$17,125	\$15,030	\$7,290
Ashland.....	26	183,695	47,905	62,730
Barron.....	32	98,175	34,455	55,600
Bayfield.....	26	163,295	65,505	91,990
Brown.....	55	308,415	56,275	182,135
Buffalo.....	7	26,390	15,690	6,680
Burnett.....	8	9,425	9,175	3,590
Calumet.....	8	31,800	19,120	11,950
Chippewa.....	54	274,045	135,995	103,695
Clark.....	29	160,425	92,585	78,325
Columbia.....	30	96,700	32,435	48,695
Crawford.....	16	53,895	27,510	24,825
Dane.....	108	1,348,560	142,600	460,315
Dodge.....	45	224,780	140,525	115,050
Door.....	16	73,260	32,030	33,190
Douglas.....	51	1,391,430	46,025	159,250
Dunn.....	39	224,655	101,310	140,850
Eau Claire.....	50	339,420	63,430	228,305
Florence.....	1	800	300	500
Fond du Lac.....	82	841,730	106,425	468,285
Forest.....	15	54,060	42,965	19,075
Grant.....	53	257,065	171,985	92,640
Green.....	23	93,865	53,610	67,085
Green Lake.....	14	80,800	49,225	35,945
Iowa.....	30	147,255	63,765	89,400
Iron.....	10	103,225	18,800	76,700
Jackson.....	34	110,505	85,940	50,380
Jefferson.....	36	379,065	61,235	189,665
Juneau.....	23	37,500	25,920	23,670
Kenosha.....	48	551,840	213,450	414,570
Kewaunee.....	16	77,550	28,685	23,175
La Crosse.....	61	1,053,770	48,055	927,215
Lafayette.....	23	55,555	25,850	26,620
Langlade.....	25	170,290	54,690	96,555
Lincoln.....	26	379,145	123,235	167,945
Manitowoc.....	36	213,045	86,645	130,900
Marathon.....	32	343,965	57,595	184,315
Marinette.....	28	158,740	111,495	81,805
Marquette.....	12	66,540	39,420	38,025
Milwaukee.....	629	17,206,540	1,124,195	13,110,385
Monroe.....	32	117,490	67,140	64,590
Oconto.....	38	457,490	42,205	321,130
Oneida.....	17	111,640	92,575	82,640
Outagamie.....	75	550,145	124,775	355,270
Ozaukee.....	10	28,440	15,555	13,975
Pepin.....	6	17,650	11,675	8,050
Pierce.....	20	143,655	24,545	107,545
Polk.....	39	201,680	117,010	103,940
Portage.....	47	209,730	87,080	94,405
Price.....	34	149,180	98,195	95,635
Racine.....	47	1,411,000	106,265	1,114,910
Richland.....	25	135,600	51,730	49,455
Rock.....	72	994,170	213,505	389,520
Rusk.....	10	37,750	15,750	19,750
St. Croix.....	29	95,625	53,110	51,415
Sauk.....	36	117,865	60,035	68,345
Sawyer.....	7	9,750	6,310	3,150
Shawano.....	35	209,970	86,365	120,635
Sheboygan.....	42	1,103,490	206,815	922,015
Taylor.....	16	52,860	21,495	24,810
Trempealeau.....	23	60,135	43,970	26,515
Vernon.....	31	85,455	57,430	45,140
Vilas.....	5	22,550	21,990	5,050
Walworth.....	35	315,535	90,170	171,665
Washburn.....	8	19,825	7,570	8,550
Washington.....	30	233,030	81,455	120,020
Waukesha.....	63	506,015	227,695	257,195
Waupaca.....	36	200,285	104,565	75,750
Waushara.....	22	50,420	29,770	24,365
Winnebago.....	83	813,725	73,345	480,835
Wood.....	32	202,575	116,070	104,740
Totals.....	2,849	\$36,073,070	\$5,972,200	\$21,085,000

Table No. 2

(Giving classification of property, number of fires in each, values exposed, losses and insurance involved)

Property	No. of Fires	Values	Damage	Insurance
Automobiles and Trucks.....	17	\$20,300	\$5,485	\$13,630
Bakeries.....	11	91,925	12,245	58,050
Bakeries and Dwellings.....				
Banks.....	6	121,690	2,335	53,500
Barber Shops.....	7	11,825	3,370	5,950
Barber Shops and Dwellings.....				
Barns.....	478	2,983,860	1,246,565	1,969,785
Bath Houses.....				
Blacksmith Shops.....	8	21,400	9,225	5,200
Boats and Boathouses.....	6	754,500	5,750	2,040
Boiler Houses.....				
Breweries.....				
Camps.....				
Carpenter Shops.....	4	5,400	1,940	2,550
Cheese Factories.....	20	102,400	60,645	53,905
Chicken Coops.....				
Churches.....	24	561,065	125,120	206,600
City Halls.....				
Club Houses.....	6	47,380	3,935	28,350
Coal Barges.....				
Coal Docks.....	4	52,000	2,805	32,700
Courthouses.....	2	398,000	805	26,600
Creameries.....	2	10,400	10,400	8,500
Depots.....	2	3,500	2,175	
Drying Houses.....	1	10,300	2,000	10,300
Dry Kilns.....	3	27,000	5,835	18,675
Dwellings.....	1,283	5,253,435	1,152,050	2,870,310
Dwellings and Barns.....	11	38,660	34,880	19,000
Dye Houses.....				
Elevators.....	3	122,500	82,500	66,000
Engine Houses.....				
Factories.....	84	9,279,425	618,970	6,673,215
Flats.....	39	753,650	23,470	565,700
Foundries.....	7	336,300	6,945	331,200
Garages.....	97	1,130,770	169,955	597,310
Grain.....	52	16,530	16,270	5,315
Granaries.....	7	9,410	8,160	5,025
Halls.....	10	82,200	34,655	44,175
Hotels.....	30	680,075	97,700	318,600
Hospitals.....	2	35,000	250	3,500
Jails.....				
Laboratories.....				
Laundries.....	5	34,200	10,480	22,750
Liveries.....	1	7,000	500	1,000
Lumberyards.....	5	281,715	2,995	229,100
Machine Shops.....	2	174,515	25,595	62,700
Meat Markets.....	18	111,700	17,790	62,200
Meat Markets and Dwellings.....				
Milk Depots, Paper Mills.....	1	180,000	575	165,000
Mills.....	3	80,850	7,270	56,100
Mills, Flour.....	4	138,000	10,880	104,000
Mills, Planing.....	6	275,090	97,855	240,950
Mills, Saw.....	16	303,855	211,535	197,850
Office Buildings.....	14	290,735	4,380	228,500
Paint Shops.....	1	10,000	925	8,000
Power Houses.....	6	548,700	4,055	165,160
Printing Offices.....	9	270,300	10,460	166,700
Pump Houses.....	3	2,655	2,655	
Restaurants.....	9	38,200	7,360	35,880
Restaurants and Dwellings, Post Office.....	3	15,600	2,530	7,200
Rolling Stock.....	12	565,075	23,460	424,500
Rooming and Boarding Houses.....	31	406,475	51,545	194,025
Saloons.....	25	179,575	35,305	119,650
Saloons and Dwellings.....	16	119,700	22,765	71,050
Schools.....	32	365,870	118,305	214,615
Sheds.....	71	74,245	30,050	38,130
Slaughterhouses.....	1	375	375	200
Smokehouses.....	8	16,715	1,455	13,085
Steamers.....				
Storage.....	27	390,905	77,075	275,725

Table No. 2—Continued.

(Giving classification of property, number of fires in each, values exposed, losses and insurance involved)

Property	No. of Fires	Value3	Damage	Insurance
Stores.....	101	3,497,925	687,955	2,436,440
Stores and Dwellings.....	93	1,161,440	248,490	693,075
Stores and Flats.....	12	233,000	8,205	190,200
Tailor Shops.....	4	147,700	4,795	130,010
Tanneries.....	2	160,000	135,000	138,500
Theaters.....	14	487,515	7,030	475,555
Tobacco Sheds, Waterworks.....	1	19,000	12,000	7,500
Warehouses.....	31	495,635	124,900	293,150
Wholesale Houses.....	1	40,000	5,000	45,500
Photo Galleries.....	1	2,000	2,000	1,400
Dry Cleaning.....	4	10,460	2,330	4,200
Bottling Works.....	1	20,000	6,000	7,000
Milk Condensary.....	1	64,685	64,685	60,700
Heating Plant.....	1	1,002,000	430	675,000
Round Houses.....	3	12,000	31,650	.....
Packing House.....	2	235,500	6,000	1,500
Junk Shop.....	2	14,750	2,375	10,500
Store Offices.....	10	809,270	13,100	554,400
Store Hall.....	2	10,900	1,540	10,500
Ice Houses.....	8	88,340	84,300	63,140
Totals.....	2,849	\$36,073,070	\$5,972,200	\$21,085,000

Table No. 3

(Giving fire causes, number of fires from each and total losses and insurance involved)

Cause	No.	Damage	Insurance
Adjoining Bldg. Fire.....	111	\$234,745	\$654,275
Alcohol Lamp Explosion.....	2	115	7,750
Acetylene Explosion.....	2	63,000	
Ashes Against Wood.....	28	74,005	307,110
Back Fire.....	11	10,030	11,600
Blow-torch.....	18	27,590	120,010
Boiler, Defective.....	16	174,570	232,500
Bonfire Unwatched.....	15	8,810	39,190
Burner, Spark From.....	2	5,500	203,000
Candle, Carelessness With.....	18	9,005	68,700
Chemical Explosion.....	4	53,060	2,695,400
Chimney Burning Out.....	45	30,780	85,620
Chimney, Defective.....	275	461,375	652,945
Chimney, Spark From.....	281	308,170	877,865
Christmas Tree.....	1	100	3,500
Cotton Picker.....	6	7,745	586,810
Cupola, Spark From.....	6	4,950	1,679,300
Dry Kiln, Defective.....	1	1,485	22,000
Dry Room, Defective.....	1	390	2,500
Dust Explosion.....	5	5,490	69,600
Electric Flatiron.....	20	4,690	573,000
Electric Heater.....	4	1,165	3,850
Electric Motor, Defective.....	3	310	15,000
Electric Wiring, Defective.....	72	221,715	1,406,965
Engine, Railroad, Spark.....	20	30,780	379,550
Engine, Stationary, Spark.....	4	11,705	5,390
Engine, Threshing, Spark.....	32	36,600	12,825
Films Ignited.....	5	1,910	47,900
Fire Place, Defective.....	9	2,775	50,150
Fire Works.....	4	470	39,400
Flatiron on Wood.....	2	80	8,200
Forge, Spark From.....	3	3,850	23,000
Friction.....	7	207,190	891,050
Fumigating.....	7	1,720	11,915
Furnace, Defective.....	90	156,325	502,350
Gas Explosion.....	10	4,785	49,750
Gas Jet.....	4	640	25,300
Gas Plate Too Near Wood.....	7	6,915	32,550
Gas Stove Explosion.....	11	3,975	52,400
Gasoline, Explosion.....	64	72,425	338,590
Gasoline Engine Explosion.....	19	58,665	46,920
Gasoline Stove Explosion.....	15	6,840	19,600
Heating Grease, Oil, Tar, etc.....	21	12,195	586,400
Heating Pipe Too Near Wood.....	4	570	135,250
Hot-Box.....	15	165,700	194,405
Hot Metal Near Wood.....	3	2,125	3,000
Incendiary.....	44	110,420	215,440
Suspicious.....	34	135,475	143,875
Inebutor.....	7	6,270	9,150
Kerosene Stove Explosion.....	92	70,805	368,555
Kerosene Lantern Explosion.....	3	5,200	4,410
Kerosene Lamp Explosion.....	19	5,610	34,005
Lightning, Not Rodded.....	259	521,055	1,752,330
Lightning, Rodded.....	5	17,265	10,750
Lime Ignited.....	1	10,000	3,500
Matches, Carelessness With.....	107	47,530	475,080
Matches, Children With.....	113	113,085	233,860
Matches, Mice With.....	13	20,565	30,400
Meat-Fire in Fire.....	5	650	1,135
Oil, Carelessness With.....	13	9,390	24,045
Open Flame.....	7	2,795	111,700
Rubbish Ignited.....	19	44,435	177,350
Running Fire.....	14	8,825	3,420
Sawdust.....	2	2,815	60,650
Smokehouse Def.....	8	16,115	101,650
Smokestack, Spark From.....	15	26,005	147,700
Smoker's Carelessness.....	74	92,595	689,175
Spontaneous Combustion.....	103	459,995	1,332,875
Stove, Clothing Too Near.....	10	1,365	19,600
Stove Too Near Wood.....	114	227,450	840,115
Stovepipe, Spark From.....	23	12,220	39,200
Stovepipe Too Near Wood.....	66	55,725	190,240
Thawing Pipes.....	9	15,070	16,600
Tramps.....	20	53,205	25,700
Unknown.....	344	1,379,730	2,644,685
Vulcanizer.....	3	3,500	3,420
Totals.....	2,849	\$5,972,200	\$21,085,000

Table No. 4

1919

Giving classification of property burned and causes affecting each class)

AUTOMOBILES AND TRUCKS:					
Back fire.....	4	Stovepipe too near wood.....	1		
Electric wiring defective.....	2	Thawing pipes.....	2		
Gasoline explosion.....	7	Tramps.....	12		
Spontaneous combustion.....	1	Unknown.....	90		
Smokers' carelessness.....	1	Vulcanizer.....	1		
Unknown.....	2				478
	17				
BANKS:					
Adjoining building fire.....	1	BLACKSMITH SHOPS:			
Electric wiring defective.....	1	Adjoining building fire.....	1		
Furnace defective.....	1	Forge spark.....	1		
Spontaneous combustion.....	1	Gasoline explosion.....	2		
Stovepipe too near wood.....	1	Hot metal on wood.....	2		
Kerosene stove explosion.....	1	Electric wires defective.....	1		
	6	Unknown.....	1		
					8
BARBER SHOPS:					
Adjoining building fire.....	1	BOATS AND BOATHOUSES:			
Chimney defective.....	1	Adjoining building fire.....	1		
Electric heater.....	1	Electric wiring defective.....	1		
Furnace defective.....	1	Incendiary.....	1		
Gasoline stove explosion.....	1	Match carelessness.....	1		
Unknown.....	2	Smokers' carelessness.....	1		
	7	Stove too near wood.....	1		
					6
BAKERIES:					
Adjoining building fire.....	3	BOTTLING WORKS:			
Chimney defective.....	1	Engine, railroad spark.....	1		
Gas plate defective.....	1				1
Smokers' carelessness.....	1				
Rubbish.....	1	CARPENTER SHOPS:			
Stove too near wood.....	3	Spontaneous combustion.....	1		
Suspicious.....	1	Unknown.....	3		
	11				4
BARNs:					
Adjoining building fires.....	14	CHEESE FACTORIES:			
Ashes against wood.....	3	Ashes against wood.....	1		
Blow torch.....	1	Chimney defective.....	5		
Boiler defective.....	1	Chimney spark.....	1		
Bonfire unwatched.....	4	Boiler defective.....	1		
Chimney burning out.....	1	Electric wiring defective.....	1		
Chimney defective.....	1	Incendiary.....	1		
Chimney, spark from.....	8	Kerosene stove explosion.....	2		
Dust explosion.....	1	Oil carelessness.....	1		
Electric wiring defective.....	5	Lightning, not rodde.....	1		
Engine railroad spark.....	3	Smokestack spark.....	1		
Engine threshing spark.....	9	Spontaneous combustion.....	1		
Fumigating.....	2	Suspicious.....	1		
Gasoline explosion.....	2	Unknown.....	3		
Gasoline engine explosion.....	2				20
Hot box.....	2				
Incendiary.....	6	CREAMERIES:			
Suspicious.....	6	Friction.....	1		
Incubator.....	3	Stove too near wood.....	1		
Kerosene stove, explosion.....	3				2
Kerosene lantern explosion.....	3				
Kerosene lamp explosion.....	1	CHURCHES:			
Lightning not rodde.....	177	Chimney defective.....	3		
Lightning, rodde.....	5	Chimney spark.....	3		
Matches, carelessness with.....	4	Electric wiring defective.....	2		
Matches, children with.....	47	Candle carelessness.....	1		
Rubbish ignited.....	1	Furnace defective.....	5		
Running fire.....	3	Lightning, not rodde.....	7		
Smokestack spark.....	2	Smokestack spark.....	1		
Smokers' carelessness.....	10	Stove, clothing too near.....	1		
Spontaneous combustion.....	38	Stovepipe too near wood.....	1		
Stove, clothing too near.....	2				24
Stove too near wood.....	3				

CLUB HOUSES:		Lightning, not rodde.....	1
Boiler defective.....	1	Incendiary.....	1
Electric wiring defective.....	2	Match carelessness.....	1
Running fire.....	1	Running fire.....	1
Stove too near wood.....	1	Smokers' carelessness.....	1
Unknown.....	1	Suspicious.....	1
	6	Unknown.....	3
			11
COAL DOCKS:		DEPOTS:	
Ashes against wood.....	1	Blow torch.....	1
Spontaneous combustion.....	1	Wiring defective.....	1
Electric wiring defective.....	1		2
Unknown.....	1		
	4	DRY CLEANING:	
COURTHOUSES:		Friction.....	1
Heating grease, tar, etc.....	1	Gasoline explosion.....	1
Match carelessness.....	1	Spontaneous combustion.....	1
	2	Unknown.....	1
			4
DWELLINGS:		DRYING HOUSES:	
Adjoining building fire.....	24	Friction.....	1
Alcohol lamp explosion.....	2		1
Ashes against wood.....	9	DRY KILNS:	
Blow torch.....	7	Open flame.....	1
Boiler defective.....	1	Smokers' carelessness.....	1
Bonfire unwatched.....	13	Smokestack spark.....	1
Candle carelessness.....	6		3
Chimney burning out.....	40	DYE WORKS:	
Chimney defective.....	219	Gasoline explosion.....	1
Chimney spark.....	209		1
Christmas tree.....	1		1
Electric flatiron.....	15	ELEVATORS:	
Electric heater.....	1	Hot box.....	1
Electric wiring defective.....	27	Stove too near wood.....	1
Engine railroad spark.....	2	Unknown.....	1
Engine stationary spark.....	2		3
Fireplace defective.....	7	FACTORIES:	
Fireworks.....	2	Acetylene gas explosion.....	2
Flatiron on wood.....	2	Adjoining building fire.....	3
Fumigating.....	4	Ashes against wood.....	1
Furnace defective.....	43	Boiler defective.....	1
Gas explosion.....	7	Bonfire unwatched.....	1
Gas jet.....	1	Burner, spark from.....	1
Gas plate too near wood.....	4	Chemical explosion.....	3
Gas stove explosion.....	7	Chimney defective.....	3
Gasoline explosion.....	10	Cotton picker.....	5
Gasoline engine explosion.....	1	Cupola spark.....	2
Gasoline stove explosion.....	10	Dry kiln defective.....	1
Heating grease, oil and tar.....	6	Dry room defective.....	1
Incendiary.....	15	Dust explosion.....	1
Suspicious.....	11	Electric motor defective.....	1
Incubator.....	3	Electric wiring defective.....	4
Kerosene stove explosion.....	62	Engine railroad spark.....	2
Kerosene lamp explosion.....	19	Forge spark.....	1
Lightning, not rodde.....	57	Friction.....	3
Matches, carelessness with.....	63	Furnace defective.....	4
Matches, children with.....	51	Gasoline engine explosion.....	3
Matches, mice with.....	11	Heating grease.....	2
Oil carelessness.....	10	Hot box.....	4
Open flame.....	1	Hot metal near wood.....	1
Rubbish ignited.....	8	Incendiary.....	2
Running fire.....	4	Suspicious.....	2
Smokehouse defective.....	2	Kerosene stove explosion.....	1
Smokestack spark.....	2	Lightning, not rodde.....	1
Smokers' carelessness.....	12	Matches, carelessness with.....	2
Spontaneous combustion.....	22	Rubbish.....	1
Stove, clothing too near.....	7	Smokehouse defective.....	1
Stove too near wood.....	57	Spontaneous combustion.....	6
Stovepipe, spark from.....	19	Stove too near wood.....	4
Stovepipe too near wood.....	50	Stovepipe too near wood.....	2
Thawing pipes.....	6	Unknown.....	12
Tramps.....	4		84
Unknown.....	105		
	1283		
DWELLINGS AND BARNES:			
Chimney defective.....	1		
Gasoline explosion.....	1		

FLATS:				Gasoline explosion.....	1
Adjoining building fire.....	4			Kerosene stove explosion.....	1
Ashes against wood.....	2			Smokers' carelessness.....	1
Blow torch.....	2			Stove too near wood.....	1
Chimney defective.....	2			Unknown.....	2
Chimney spark.....	5				10
Electric wiring defective.....	1				
Furnace defective.....	3			HEATING PLANT:	
Gas explosion.....	1			Cupola sparks.....	1
Heating Grease.....	1				1
Kerosene stove explosion.....	1				
Lightning not rodde.....	1			HOSPITALS:	
Matches, carelessness with.....	1			Adjoining building fire.....	1
Matches, children with.....	1			Chimney spark.....	1
Smokers' carelessness.....	1				2
Stove too near wood.....	1				
Unknown.....	12				
	39			HOTELS:	
FOUNDRIES:				Adjoining building fires.....	4
Boiler defective.....	1			Chimney defective.....	3
Chimney defective.....	1			Chimney spark.....	1
Cupola spark.....	3			Electric flat iron.....	1
Stove too near wood.....	2			Engine railroad spark.....	1
	7			Furnace defective.....	1
GARAGES:				Gasoline explosion.....	1
Adjoining building fire.....	2			Incendiary.....	1
Back fire.....	4			Kerosene stove explosion.....	1
Blow torch.....	2			Lightning, not rodde.....	2
Boiler defective.....	1			Match, carelessness.....	1
Chimney defective.....	2			Matches, children with.....	1
Electric heater.....	2			Smokers' carelessness.....	7
Electric wiring defective.....	3			Spontaneous combustion.....	2
Engine railroad spark.....	2			Stove too near wood.....	1
Furnace defective.....	2			Suspicious.....	2
Gasoline explosion.....	34			Unknown.....	1
Incendiary.....	1				30
Kerosene stove explosion.....	1			ICE HOUSES:	
Matches, carelessness with.....	1			Adjoining building fire.....	3
Matches, children with.....	1			Engine railroad spark.....	1
Oil, carelessness.....	1			Incendiary.....	1
Open flame.....	2			Lightning, not rodde.....	1
Rubbish.....	1			Spontaneous combustion.....	1
Smokers' carelessness.....	5			Stove too near.....	1
Spontaneous combustion.....	5				8
Stove, clothing too near.....	1			JUNK SHOP:	
Stove too near wood.....	1			Adjoining building fire.....	1
Stovepipe too near wood.....	2			Unknown.....	1
Unknown.....	17				2
Vulcanizer.....	3				
	97			LAUNDRIES:	
GRAIN, HAY, ETC.:				Chimney defective.....	1
Dust explosion.....	1			Chimney spark.....	1
Engine thresher spark.....	23			Gas explosion.....	1
Engine railroad spark.....	1			Unknown.....	2
Lightning, not rodde.....	8				5
Matches, carelessness with.....	1			LIVERIES:	
Matches, children with.....	8			Stovepipe spark.....	1
Incendiary.....	1				1
Running fire.....	2			LUMBER YARDS:	
Smokers' carelessness.....	3			Bonfire.....	1
Unknown.....	4			Burner spark.....	1
	52			Engine railway spark.....	1
GRANARIES:				Incendiary.....	1
Chimney defective.....	1			Smokers' carelessness.....	1
Engine thresher spark.....	1				5
Incendiary.....	1			MACHINE SHOP:	
Smokers' carelessness.....	1			Boiler defective.....	1
Stove too near wood.....	1			Unknown.....	1
Unknown.....	2				2
	7				
HALLS:					
Adjoining building fire.....	2				
Furnace defective.....	2				

MEAT MARKETS:

Adjoining building fire.....	2
Chimney defective.....	2
Chimney spark.....	1
Furnace defective.....	1
Gasoline stove explosion.....	1
Heating grease, tar, etc.....	1
Kerosene stove explosion.....	1
Incendiary.....	1
Match, carelessness.....	1
Smokers' carelessness.....	1
Smokehouse defective.....	1
Spontaneous combustion.....	1
Smokestack spark.....	1
Unknown.....	3

18

MILLINERY:

Adjoining building fire.....	1
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1

MILK CONDENSERY:

Unknown.....	1
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1

MILLS:

Electric wiring defective.....	1
Heating grease, oil, etc.....	1
Hot box.....	1

3

SAWMILLS:

Adjoining building fire.....	1
Bonfires.....	2
Boiler defective.....	3
Gasoline engine defective.....	1
Hot box.....	2
Sawdust.....	1
Smokestack spark.....	2
Suspicious.....	2
Unknown.....	3

16

MILLS, FLOUR:

Chimney defective.....	1
Dust explosion.....	1
Spontaneous combustion.....	2

4

MILLS, PLANING:

Friction.....	1
Hot box.....	2
Heating pipe too near wood.....	1
Matches, children with.....	1
Unknown.....	1

6

MILLS, PAPER:

Electric wiring defective.....	1
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1

OFFICES:

Adjoining building fires.....	2
Chimney defective.....	1
Chimney spark.....	1
Furnace defective.....	1
Gas explosion.....	1
Match carelessness.....	1
Motor, defective.....	1
Spontaneous combustion.....	1
Stove too near wood.....	3
Unknown.....	2

14

OFFICES AND DWELLINGS:

Fireworks.....	1
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1

PACKING HOUSE:

Chimney burning out.....	1
Lightning, not rodde.....	1

2

PAINT SHOP:

Adjoining building fire.....	1
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1

POWER HOUSE:

Electric wiring defective.....	1
Gas explosion.....	2
Sawdust.....	1
Unknown.....	2

6

PHOTOGRAPH GALLERIES:

Stovepipe too near wood.....	1
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1

PRINTING OFFICES:

Hot box.....	1
Match carelessness.....	1
Spontaneous combustion.....	2
Smokers' carelessness.....	1
Stove too near wood.....	1
Stovepipe too near wood.....	2
Ventilator defective.....	1

9

PUMP HOUSE:

Gasoline engine explosion.....	2
Stove too near wood.....	1

3

POST OFFICES:

Adjoining building fires.....	2
Unknown.....	1

3

RESTAURANTS:

Adjoining building fires.....	1
Chimney defective.....	1
Gasoline stove explosion.....	2
Lightning, not rodde.....	1
Smokers' carelessness.....	1
Stove too near wood.....	3

9

ROLLING STOCK:

Ashes against wood.....	1
Chimney defective.....	1
Electric wiring defective.....	1
Hot box.....	2
Heating grease, oil and tar.....	1
Match carelessness.....	1
Gasoline explosion.....	1
Kerosene oil stove explosion.....	1
Stove too near wood.....	3

12

ROOMING AND BOARDING HOUSES:

Bonfire.....	1
Blow torch.....	1
Candle carelessness.....	2
Chimney defective.....	3
Chimney sparks.....	5
Furnace defective.....	3
Gas stove explosion.....	1
Gas plate defective.....	1
Incinerator.....	1
Kerosene stove explosion.....	1
Incendiary.....	1
Match carelessness.....	3
Smokers' carelessness.....	1
Smokestack spark.....	1
Spontaneous combustion.....	1
Running fire.....	1
Unknown.....	4

31

ROUND HOUSE:					
Chimney spark.....	1		Tramps.....	1	
Unknown.....	2		Unknown.....	2	
			Vulcanizer.....	1	
		3			71
SALOONS:					
Adjoining building fire.....	2		SMOKE HOUSES:		
Chimney burning out.....	1		Meat fell in the fire.....	5	
Chimney defective.....	2		Fireplace defective.....	1	
Chimney spark.....	1		Unknown.....	2	
Electric wiring defective.....	1				8
Furnace defective.....	1				
Gasoline explosion.....	2		SLAUGHTERHOUSES:		
Incendiary.....	2		Unknown.....	1	
Lightning, not rodde.....	2				1
Match carelessness.....	4				
Smokestack spark.....	1				
Stovepipe too near wood.....	1				
Unknown.....	5		STORAGE:		
	25		Ashes against wood.....	1	
SALOON AND DWELLINGS:			Back-fire.....	2	
Adjoining building fire.....	5		Chimney defective.....	2	
Ashes against wood.....	1		Gasoline engine defective.....	1	
Candle carelessness.....	1		Gasoline explosion.....	1	
Chimney defective.....	2		Gas explosion.....	1	
Chimney spark.....	1		Kerosene stove explosion.....	1	
Electric wiring defective.....	2		Smokers' carelessness.....	2	
Furnace defective.....	1		Spontaneous combustion.....	2	
Matches, children with.....	1		Suspicious.....	1	
Smokers' carelessness.....	1		Smokestack spark.....	1	
Unknown.....	1		Matches, children with.....	3	
	16		Stove too near wood.....	1	
			Engine railroad spark.....	1	
			Running fire.....	1	
			Tramps.....	1	
			Unknown.....	5	
					27
SCHOOLS:			STORE AND OFFICES:		
Chimney burning out.....	1		Adjoining building fire.....	1	
Chimney defective.....	1		Electric iron.....	1	
Chimney spark.....	4		Electric wiring defective.....	1	
Electric wiring defective.....	1		Matches, mice with.....	1	
Furnace defective.....	6		Rubbish.....	2	
Fireplace defective.....	1		Smokers' carelessness.....	1	
Open flame.....	1		Unknown.....	3	
Lightning, not rodde.....	3				10
Match carelessness.....	1		STORE AND HALLS:		
Incendiary.....	2		Incendiary.....	1	
Spontaneous combustion.....	2		Unknown.....	1	
Stovepipe spark.....	1				2
Stove too near wood.....	3				
Tramps.....	1				
Unknown.....	3				
	31		STORE AND FLATS:		
SHEDS:			Adjoining building fire.....	1	
Adjoining building fire.....	3		Chimney spark.....	1	
Ashes against wood.....	8		Gasoline explosion.....	1	
Bonfire.....	1		Kerosene stove explosion.....	1	
Chimney defective.....	2		Match carelessness.....	1	
Chimney spark.....	4		Spontaneous combustion.....	1	
Boiler defective.....	1		Unknown.....	6	
Dust explosion.....	1				12
Furnace defective.....	1				
Fumigating.....	3		STORES:		
Engine thresher spark.....	1		Adjoining building fire.....	13	
Electric motor defective.....	1		Blow torch.....	3	
Gasoline explosion.....	2		Boiler defective.....	1	
Engine railroad spark.....	1		Chemical explosion.....	1	
Heating grease, oil and tar.....	1		Chimney defective.....	5	
Lightning, not rodde.....	3		Chimney spark.....	1	
Incubator.....	3		Electric flat iron.....	1	
Incendiary.....	3		Electric wiring defective.....	3	
Kerosene stove explosion.....	3		Fire works.....	1	
Match carelessness.....	2		Furnace defective.....	4	
Matches, children with.....	11		Gas explosion.....	1	
Smokers' carelessness.....	2		Gas jet.....	1	
Suspicious.....	1		Gas stove explosion.....	3	
Spontaneous combustion.....	4		Gasoline explosion.....	1	
Stove too near wood.....	4		Heating grease, oil, etc.....	3	
Stovepipe too near wood.....	1				

INSURANCE LOSSES FOR 1919

(As shown from "Adjustment Reports" filed with Department)

Adjusted Losses in Unprotected Territory

Cause	On buildings	On contents
Adjoining building fire.....	\$34,280	\$39,965
Alcohol lamp explosion.....		
Acetylene explosion.....	15,725	
Ashes against wood.....	1,215	35
Back-fire.....	515	1,245
Blowtorch.....	1,900	50
Boiler, defective.....		
Bonfire unwatched.....	25	
Burner, spark from.....		
Candle, carelessness with.....	35	3,320
Chemical explosion.....	40,800	1,290
Chimney burning out.....	1,255	5
Chimney, defective.....	92,235	39,100
Chimney, spark from.....	24,740	12,640
Christmas tree.....		
Cotton picker.....		
Cupola, spark from.....		
Dry kiln, defective.....		
Dry room, defective.....		
Dust explosion.....		40
Electric flatiron.....		125
Electric heater.....		
Electric motor, defective.....		
Electric wiring, defective.....	16,780	6,550
Engine, defective.....		
Engine, railroad, spark.....	3,340	2,660
Engine, stationary, spark.....	1,775	410
Engine threshing, spark.....	5,750	3,145
Films ignited.....		
Fireplace, defective.....	195	
Fireworks.....		
Flatiron on wood.....		20
Forge, spark from.....		
Friction.....	9,100	13,080
Fumigating.....	430	125
Furnace, defective.....	29,405	15,450
Gas explosion.....	5,560	1,690
Gas jet.....		
Gas plate too near wood.....		
Gas stove explosion.....		20
Gasoline, explosion.....	3,690	2,625
Gasoline engine explosion.....	2,350	4,040
Gasoline lighting system.....		
Gasoline stove explosion.....	5	10
Heating grease, oil, tar, etc.....	1,690	965
Heating pipe too near wood.....		
Hot box.....		
Hot metal near wood.....		
Hot motor.....		
Hot muffler set fire to floor.....		
Incendiary.....	7,955	3,985
Suspicious.....	1,375	710
Incubator.....	5	
Kerosene stove explosion.....	6,760	11,505
Kerosene lantern explosion.....	1,935	1,875
Kerosene lamp explosion.....	810	760
Lightning, not rodde.....	119,600	58,625
Lightning, rodde.....	2,020	1,540
Lime ignited.....	40	
Matches, carelessness with.....	835	430
Matches, children with.....	17,470	6,240
Matches, mice with.....	2,875	2,880
Meat-fire in fire.....		
Oil, carelessness with.....	200	40
Open flame.....	80	110
Rubbish ignited.....	2,440	300
Running fire.....	250	545
Saw, spark from.....		
Sawdust.....		
Smokehouse defective.....	50	340
Smokestack, spark from.....	9,605	1,290

INSURANCE LOSSES FOR 1919—Continued.

(As shown from "Adjustment Reports" filed with Department)

Adjusted Losses in Unprotected Territory

Cause	On buildings	On contents
Smoker's carelessness.....	9,975	8,325
Spontaneous combustion.....	24,300	26,010
Stove, clothing too near.....	150	120
Stove too near wood.....	22,975	9,170
Stovepipe, spark from.....		
Stovepipe too near wood.....	2,495	1,460
Thawing pipes.....	760	360
Tramps.....	13,145	930
Unknown.....	147,190	180,500
Vulcanizer.....	230	
Salamander.....	15,000	
Totals.....	\$703,020	\$466,655
		703,020
Totals on both buildings and contents.....		\$1,169,675

Adjusted Losses in Protected Territory

Cause	On buildings	On contents
Adjoining building fire.....	\$47,045	\$60,500
Alcohol lamp explosion.....	150	85
Acetylene explosion.....		2,600
Ashes against wood.....	4,590	385
Back-fire.....	7,335	5,425
Blowtorch.....	1,265	605
Boiler, defective.....	315	55
Bonfire unwatched.....	40	
Burner, spark from.....		
Candle, carelessness with.....	705	1,935
Chemical explosion.....	155	135
Chimney burning out.....	940	150
Chimney, defective.....	22,130	12,915
Chimney, spark from.....	53,325	60,955
Christmas tree.....	5	245
Cotton picker.....		835
Cupola, spark from.....	4,030	475
Dry kiln, defective.....		10
Dry room, defective.....		12,810
Dust explosion.....		
Electric flatiron.....	1,480	2,555
Electric heater.....	825	155
Electric motor, defective.....	65	285
Electric wiring, defective.....	63,350	77,765
Engine, defective.....		
Engine, railroad, spark.....	3,305	1,475
Engine, stationary, spark.....	50	
Engine, threshing, spark.....		
Films ignited.....	105	85
Fireplace, defective.....	305	535
Fireworks.....	165	180
Flatiron on wood.....		20
Forge, spark from.....	1,815	895
Friction.....	1,695	5,915
Fumigating.....	50	230
Furnace, defective.....	57,770	37,220
Gas explosion.....	555	2,230
Gas jet.....	5,285	4,575
Gas plate too near wood.....	485	860
Gas stove explosion.....	1,285	1,465
Gasoline, explosion.....	3,585	13,385
Gasoline engine explosion.....		
Gasoline lighting system.....		
Gasoline stove explosion.....	1,135	100
Heating grease, oil, tar, etc.....	935	4,560
Heating pipe too near wood.....	1,240	
Hot box.....	150	850
Hot metal near wood.....	255	50
Hot motor.....		
Hot muffler set fire to floor.....		
Incendiary.....	2,015	3,885
Suspicious.....		
Incubator.....	400	200
Kerosene stove explosion.....	4,445	3,770
Kerosene lantern explosion.....		360
Kerosene lamp explosion.....	395	1,125
Lightning, not rodde.....	19,105	9,070
Lightning, rodde.....	1,060	20
Lime ignited.....		
Matches, carelessness with.....	8,885	6,615
Matches, children with.....	9,980	3,945
Matches, mice with.....	2,490	5,685
Meat-fire in fire.....		
Oil, carelessness with.....	165	230
Open flame.....	20	85
Rubbish ignited.....	2,620	190
Running fire.....	1,445	100
Saw, spark from.....		
Sawdust.....		
Smokehouse defective.....	960	7,735
Smokestack, spark from.....	115	230
Smoker's carelessness.....	4,850	4,730
Spontaneous combustion.....	25,795	51,240
Stove, clothing too near.....	805	720

Cause	On building	On contents
Stove too near wood.....	36,695	60,265
Stovepipe, spark from.....		
Stovepipe too near wood.....	4,080	4,070
Thawing pipes.....	735	65
Tramps.....	210	
Unknown.....	281,395	790,220
Vulcanizer.....		20
Totals.....	\$696,585	\$1,270,085
		\$696,585
Totals on both buildings and contents.....		\$1,966,670

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FIFTY-FIRST ANNUAL REPORT
OF THE
COMMISSIONER OF INSURANCE
OF THE
STATE OF WISCONSIN

PART II

LIFE AND FRATERNAL INSURANCE

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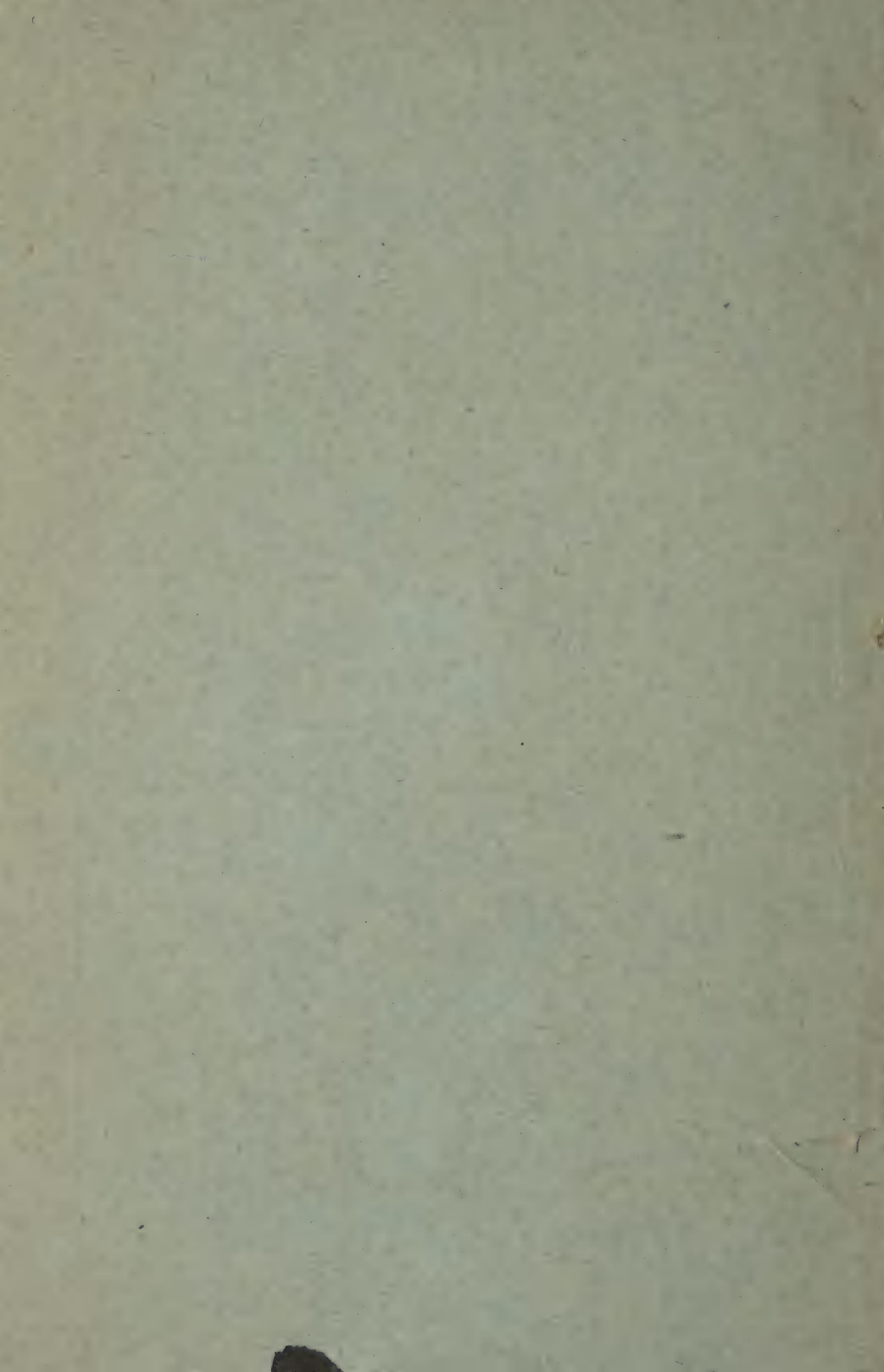
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MADISON, WISCONSIN
1920



FIFTY-FIRST ANNUAL REPORT
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1920

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(Business of 1919)



MADISON, WISCONSIN
1920

SECRETARIES OF STATE

Ex. Officio Commissioners of Insurance

Name	Residence	Term
LLEWELYN BREESE.....	Portage.....	from Jan. 3, 1870 to Jan. 5, 1874
PETER DOYLE.....	Prairie du Chien.....	from Jan. 5, 1874 to Jan. 7, 1878
HANS B. WARNER.....	Ellsworth.....	from Jan. 7, 1878 to Apr. 1, 1878

COMMISSIONERS OF INSURANCE

PHILIP L. SPOONER.....	Madison.....	from Apr. 1, 1878 to Jan. 3, 1887
PHILIP CHEEK, Jr.....	Baraboo.....	from Jan. 3, 1887 to Jan. 5, 1891
WILBUR M. ROOT.....	Sheboygan.....	from Jan. 5, 1891 to Jan. 7, 1895
WILLIAM A. FRICKE.....	Milwaukee.....	from Jan. 7, 1895 to Oct. 15, 1898
EMIL GILJOHANN.....	Milwaukee.....	from Oct. 15, 1898 to Jan. 5, 1903
ZENO M. HOST.....	Milwaukee.....	from Jan. 5, 1903 to Jan. 1, 1907
GEORGE E. BEEDLE.....	Embarrass.....	from Jan. 7, 1907 to Jan. 2, 1911
HERMAN L. EKERN.....	Whitehall.....	from Jan. 2, 1911 to July 1, 1915
M. J. CLEARY.....	Blanchardville.....	from July 1, 1915 to Apr. 10, 1919
PLATT WHITMAN.....	Highland.....	from Apr. 10, 1919 to.....

NOTE: (By chapter 66, section 32, General Laws of 1870, the Secretary of State was commissioner of Insurance ex officio until the passage of chapter 214, Laws of 1878, creating the office of Commissioner of Insurance, which office was made elective by chapter 300, Laws of 1881). During the legislative session of 1911 the office was made appointive instead of elective.

FIFTY-FIRST ANNUAL REPORT
OF THE
COMMISSIONER OF INSURANCE

PART II

LIFE AND FRATERNAL INSURANCE

STATE OF WISCONSIN,
Department of Insurance.

To His Excellency, EMANUEL L. PHILIPP.

Governor of Wisconsin.

I have the honor to submit herewith, as provided by law,
Part II of the Fifty-First Annual Report of the Department.

PLATT WHITMAN.
Commissioner of Insurance.

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GENERAL REMARKS

LIFE INSURANCE

There were twenty-five life insurance companies, of which six are Wisconsin companies, licensed in this state in 1919. One company was admitted during the year. Aside from the above the State Life Fund is also doing a life insurance business.

LARGE INCREASE IN BUSINESS IN FORCE

The amount of legal reserve insurance in force in Wisconsin on December 31, 1919, was \$640,000,000—\$204,000,000 in Wisconsin companies, and \$436,000,000 in companies of other states. Of the latter amount \$91,000,000 is industrial insurance, and \$21,000,000 is group insurance.

Perceptible gains in the amount of business in force in this state were made during the year. The increase in the case of Wisconsin companies amounted to \$35,000,000, an increase of 21 per cent over the amount in force at the end of the preceding year. In the case of companies of other states, the increase was \$78,000,000, or 22 per cent over the amount in force at the end of the preceding year. The increase in the amount of industrial business was \$11,000,000, and in the amount of group business was \$7,000,000.

This great increase is owing to a series of forces, prominent among which are the influenza epidemic, the publicity given government insurance, the reduced purchasing power of money, and group insurance.

INCREASE IN PREMIUM RATES AND PASSING OF DIVIDENDS

During 1919 two companies domiciled in other states and licensed to do business in Wisconsin increased their premium rates. The companies are both participating companies. The increase is probably directly attributable to the influenza epidemic.

Four companies doing business in this state passed dividends, and one company reduced its dividends in 1919. The reasons assigned by the companies for the passing and reducing of dividends were variously given as the spanish influenza, the extra mortality due to the war, increased government taxation as a result of the war, decreased interest earnings due to investments in United States Government securities and increased cost of operation due to war prices.

MORTALITY EXPERIENCE IN 1919

Although the influenza still left its impress upon the mortality experience by the life companies in 1919, a marked decrease in the ratios of actual to expected mortality is noted in 1919 over the ones which obtained in 1918. The range of these ratios for the companies doing business in this state was from 78 % to 142 % in 1918, as against 25 % to 78 % in 1919.

EXAMINATION OF LIFE COMPANIES

The department made an examination of the Guardian Life Insurance Company, Madison, Wisconsin, in January, 1919. The report of examination shows that the company is enjoying a healthy growth; that it was prompt in the settlement of claims; and fair and reasonable in the treatment of its policyholders. The records were found to be well kept.

The Franklin Life Insurance Company of Springfield, Illinois, was examined by this department, and upon recommendation of the examiner was licensed, March 31, 1919, to do business in this state.

This department participated in an examination of the Central Life Assurance Society of the U. S., Des Moines, Ia. This examination was made in connection with the mutualization of the company which was effective as of May 15, 1919.

RULINGS OF THE INSURANCE DEPARTMENT AND OPINIONS OF THE ATTORNEY GENERAL AFFECTING LIFE INSURANCE.

ARRANGED BY NUMBER OF SECTION OF STATUTES.

TAXATION OF LIFE COMPANIES—GROSS INCOME

Section 1211—35

The Northwestern Mutual Life Insurance Company contended that the item "Interest on Policy Loans" is not an item subject to taxation under the above section; that it is purely an item of bookkeeping nature, and is not in fact income as contemplated by the statutes. Under date of Feb. 28, 1918, the Attorney General held that interest items on policy loans, whether paid in cash or not, should be included as a part of the company's gross income under the provisions of the law referred to. (See fiftieth annual report of this department for a complete text of the opinion.)

RETALIATORY TAXES

Section 1211—36

A number of the withdrawn companies which were readmitted during 1915 took the position that under the retaliatory laws they were required to pay the taxes on the gross premium collections during the period dating only from the time they were licensed rather than for the entire year. This department attempted to collect taxes on the premium collections for the entire year. The matter was referred to the Attorney General for his opinion. This opinion upheld the position taken by the companies. The Attorney General's communication of April 17, 1916, contains the opinion. (See the forty-seventh annual report of this department for the complete text of the opinion.)

EMPLOYER GUARANTEEING DEATH BENEFIT IN CASE OF DEATH OF
EMPLOYEE DOES NOT ENGAGE IN INSURANCE BUSINESS.

Section 1895m

The opinion of the Attorney General under date of December 16, 1919, is as follows:

"With your letter of December 2, 1919, you handed me a so-called guaranty which some company proposes to give its employees.

"You state that this writing raises the question of whether it is in legal effect an insurance contract, and whether the giving of it violates any statute. You state further that you are unable to find any provision of law which seems to apply to this employer's scheme, and you ask for advice concerning the same.

"The corporation that issues this guaranty is not engaged in the insurance business; hence does not come within the definition contained in section 1895m. No premium or other consideration is paid by the employee. The guaranty itself starts out by saying that it is given by the employer as a token of its good will and its interest in the welfare of its employees and their families. The employer expressly reserves the right to withdraw this promise or guaranty at any time during the life of the employee. In effect the document is a promise of a gratuity to be made or given to designated persons upon the death of an employee. By this scheme, the employer intends to supplement the protection which the Workmen's Compensation Act gives to employees.

"In my opinion, the proposed writing does not constitute a contract of insurance. In fact, it is not a contract, but merely a promise which has no consideration sufficient to make it enforceable. The promise may be withdrawn at any time during the life of the employee mentioned in the promise. I am not aware of any statute which forbids an employer from making such a promise either orally or in writing."

A DOMESTIC LIFE COMPANY ORGANIZED UNDER A SPECIAL CHARTER
AUTHORIZING IT TO TRANSACT THE BUSINESS OF LIFE INSURANCE
MAY INCLUDE WAIVER OF PREMIUM BENEFIT IN ITS POLICIES.

Sections 1897 and 1897a

At the time of the examination of The Northwestern Mutual Life Insurance Company, it was found that the charter of the company, and amendments thereto, did not provide for the writing of a disability benefit (waiver of premium) which the company had adopted in its policies since Jan. 1, 1916.

The question of whether a general statute, authorizing domestic life insurance companies without specific reference to the fact that they are organized under general or special charter to do a disability business, confers this power upon a company organized under a special charter, like the Northwestern, was submitted to the Attorney General. On Jan. 28, 1918, he held that the company has, under its charter, the power to write the waiver of premium benefit in its policies. (See the fiftieth annual report of this department for the complete text of the opinion.)

DISABILITY BENEFITS IN LIFE POLICIES

Sections 1897a, 1947a, 1950d and 1960

Under date of June 14, 1918, a ruling was issued by this department setting forth the maximum benefits, in addition to the face of the policy which disability clauses incorporated in or issued supplementary to life policies issued in this state, may contain. (See fiftieth annual report of this department for complete text of the ruling.)

BOARD OF DIRECTORS MAY MAKE BY-LAWS

Section 1897d

The articles of incorporation of a domestic corporation may delegate to the directors the power to make by-laws. Unless taken away by the charter, the power to enact by-laws rests in the stockholders. The stockholders may delegate to the directors the power to make by-laws. The opinion of the Attorney General dated May 25, 1916, reads in part as follows:

"Your letter of the 22d inst. submits this question:

"Can the articles of incorporation validly empower the board of directors of insurance corporations to make by-laws?"

"All of the authorities are agreed that such power may be vested in the directors by the charter or by articles of incorporation.

"Sec. 1897d provides:

"Every insurance corporation shall adopt by-laws and prescribe the manner in which the same may be amended."

"There is nothing in this statute which forbids such delegation of power. The statute merely says that by-laws must be adopted by every insurance corporation, but the statute is silent as to where this power shall be lodged. Being silent on this point, it rests with the incorporators to decide whether the power shall be wielded by the directors or by the stockholders." (See forty-eighth annual report of this department for a complete text of the opinion.)

LIMITATION OF PROMOTION OR ORGANIZATION EXPENSES

Section 1897f

Section 1897f of the Wisconsin statutes limits the amount which may be used for commission, promotion or organization expenses. In an opinion dated March 8, 1917, the Attorney General held that the expenses of preparing tables, policies, and other material required in the writing of business are not a part of the promotion or organization expenses, and are accordingly not limited by statute. (See forty-eighth annual report of this department for a complete text of the opinion.)

NONRESIDENT AGENTS' LICENSES

Section 1919a

In a letter to J. H. Jeffries of the Penn Mutual Life Insurance Company, dated October 13, 1915, this department ruled that a nonresident agent may be licensed for the transaction of life or fidelity and surety insurance

only and receive commissions paid by the company, but that all policies so issued must be delivered by a resident agent. The commission cannot be divided with the resident agent. (See forty-eighth annual report of this department for a complete text of the ruling.)

TWISTING

Section 1946f

If an agent misrepresents a fact to any person who has signed an application for insurance for the purpose of inducing such person to take a policy from him, it is a violation of law just as much as if the agent misrepresented a fact for the purpose of inducing a policy holder to surrender a policy that he is already carrying. On the other hand, if an agent does not misrepresent facts, he is not guilty of twisting even if his statements have the effect of inducing an applicant to refuse to accept a policy which is ready for delivery by an agent of another company, or when such statements result in a policy holder surrendering his policy in another company.

A ruling to this effect made by this department on Feb. 20, 1918. (See fiftieth annual report of this department for the complete text of the ruling.)

"AVERAGE" DIVIDENDS

Section 1946f—2

Under date of May 10, 1918, this department sent a circular letter to all life companies licensed in this state, calling attention to the above section, and stated that, in its opinion, the use of average dividends was not permissible under the provisions of the quoted section. (See fiftieth annual report of this department for the complete text of the ruling.)

PARTICIPATING POLICIES ISSUED BY A STOCK LIFE INSURANCE COMPANY

Section 1947o

In an opinion, dated July 19, 1916, the Attorney General states that a stock life insurance company issuing non-participating policies only may issue limited payment non-participating life contracts containing a clause which gives the insured the option at the end of the premium paying period to surrender his policy and receive a paid-up participating policy in lieu thereof without complying with the requirements of section 1947o of the Wisconsin statutes until the participating policies are actually issued. (See forty-eighth annual report of this department for a complete text of the opinion.)

LIFE INSURANCE COMPANIES ISSUING BOTH PARTICIPATING AND NON-PARTICIPATING POLICIES MUST ESTABLISH AND MAINTAIN SEPARATE DEPARTMENTS.

Section 1947o

A life insurance company issuing both participating and non-participating policies cannot be licensed to transact business in this state until it has

provided for the establishment of separate departments, the installation of separate accounting systems for each department, the making of separate investments of the funds of each department, the maintenance of a complete separation of the assets of each department, the maintenance of a complete separation in every respect between the two departments and the maintenance of a surplus in each department, and has filed with the state insurance department an agreement to safeguard the funds accumulated by or belonging to the participating department. (See fiftieth annual report of this department for the complete text of the ruling.)

REQUIREMENT FOR FILING POLICY VALUES

Section 1948f

Under date of Oct. 13, 1915, this department ruled that a company is not required to file such values as have been filed by another company. In other words, a company may refer to the values already on file in this department in compliance with the provisions of section 1948f. However, copies of values filed in this department cannot be furnished to the representatives of other companies. (See the forty-seventh annual report of this department for the complete text of the ruling.)

REQUIREMENT FOR RESERVE CLAUSE IN LIFE POLICIES

Section 1948m

The first paragraph of section 1948m requires a statement in the policy (excepting industrial policies) specifying the reserve basis. Prior to the 1915 session of the legislature this department had ruled that every life insurance policy submitted for approval must contain a clause reading substantially as follows:

“The reserve for which funds are to be held upon this policy shall be computed upon the . . . table of mortality and interest at . . . per centum by the . . . method.”

The laws as amended by the legislature during 1915 provided that the method may be omitted if the policy be issued on the net level premium basis, and when no method is specified the policy shall be presumed to be issued on the net level premium basis.

REQUIREMENT FOR SEPARATE STATEMENT OF DISABILITY PREMIUMS IN LIFE POLICIES

Section 1948m

The second paragraph of section 1948m requires a statement in the policy (excepting industrial policies) showing the premium charged for any benefits promised other than life or endowment insurance. This department has ruled that the premiums need not be stated separately, if the total and permanent disability benefits are incorporated in the life policies now being issued without additional premium charge. Any subsequent increase in the premium rates will be construed as a charge for the dis-

ability benefits, unless the increase is entirely owing to changes in the mortality and interest assumptions on which the rates are computed. In the former case, the disability premiums must be stated separately. If the disability premiums are not stated separately the reserve values for such benefits must be based upon standards prescribed by this department. (See the forty-eighth annual statement of this department for a complete text of the ruling.)

LIMITATION OF EXPENSE CHARGES

Sections 1950m and 1950n

In an opinion, dated Jan. 3, 1916, the Attorney General holds that a life insurance company may use for expense charges any amount of money not exceeding the maximum expense charges permitted by statutes; irrespective of whether or not the amount is contained in the premium loadings; provided the excess over the premium holdings is derived from some other legitimate source, such as savings on mortality, interest gains, etc. (See the forty-eighth annual report of this department for the complete text of the opinion.)

MAXIMUM PREMIUMS FOR SUB-STANDARD AND HAZARDOUS OCCUPATIONS

Section 1950m

Section 1950m of the Wisconsin statutes does not prohibit life insurance companies from charging premiums in excess of the maximum premiums as therein defined; provided the excess over the maximum premiums covers only the extra risk assumed. The ruling is contained in a letter dated March 13, 1917, and addressed to W. H. Pierson, Ass't. Secy. of the New York Life Insurance Company. (See fiftieth annual report of this department for the complete text of the ruling.)

PROHIBITION AGAINST BONUSES AND PRIZES APPLIES ONLY TO COMPANIES

Section 1950s

This department ruled under date of Oct. 13, 1915, that the prohibition in section 1950s against bonuses, prizes, rewards, and all increase or additional commissions applied only to the payments made by companies. The prohibition does not apply to the payments made by general agents to subagents. (See the forty-seventh annual report of this department for the complete text of the ruling.)

A DOMESTIC LIFE COMPANY IS PERMITTED TO INVEST ITS FUNDS AS PROVIDED IN SECTION 1951 ALTHOUGH ITS CHARTER PROVISIONS DIFFER FROM THOSE OF THE STATUTE.

Section 1951

Under date of Jan. 11, 1918, this department submitted the following question to the Attorney General:

"Under sections 10 and 11 of the original charter of the company, it is specifically authorized to invest its funds in certain ways and in named securities. Section 1951 of the Wisconsin law specifies these [those] securi-

ties in which domestic life insurance companies are authorized to invest their funds. The provisions of section 1951 differ from those contained in the charter of the Northwestern. Did the adoption of section 1951 have the effect of amending the charter provisions of the Northwestern Mutual Life Insurance Company on the subject of the investment of its funds?" (See fiftieth annual report of this department for the complete text of the opinion.)

A COMPANY MAY INVEST IN A PART ONLY OF BONDS SECURED BY A MORTGAGE

Section 1951

The following letter was addressed by the department to a legal firm in Milwaukee on July 12, 1918:

"I am in receipt of yours of July 9. I note your inquiry as to the attitude of this department on an insurance company carrying a part of the bonds secured by a first mortgage on real estate.

"We have not ruled against this practice, and in my opinion the revision of section 1951 made by the legislature of 1917 contemplates that a company may carry a part only of bonds secured by such mortgages."

ANTE-DATING OF LIFE POLICIES PROHIBITED

Section 1955o

This department ruled under date of April 28, 1916, that any dating back of applications or policies which results in changing the age of entry of the applicant is a violation of the anti-discrimination provisions of the law and prohibited by the statute of this state. (See the forty-seventh annual report of this department for the text of the ruling.)

INTEREST MUST BE CHARGED ON ANNUAL PREMIUMS PAID IN FRACTIONAL PARTS

Section 1955o—1

Under date of Dec. 15, 1916, this department ruled that the collection of annual premiums in fractional parts without any interest charge on the deferred portions of the premiums is in violation of the provisions of section 1955o—1 of the Wisconsin statutes. The ruling is contained in a letter addressed to Percy H. Evans, Actuary of the Northwestern Mutual Life Insurance Company, Milwaukee, Wis. (See fiftieth annual report of this department for the complete text of the ruling.)

AGENTS' LICENSE FEES

Section 1972

This department ruled under date of Nov. 8, 1915, that the proper fee must be paid for each license issued, and that no credit can be allowed on cancelled licenses even though the agent whose license was cancelled is relicensed by the company. (See fiftieth annual report of this department for the complete text of the ruling.)

MEDICAL EXAMINERS FOR UNAUTHORIZED LIFE INSURANCE COMPANIES
ARE NOT AGENTS

Sections 1976 and 1977

The opinion of the Attorney General, as given in his letter of May 24, 1916, states that the doctor who makes the medical examination in this state for a company not authorized to transact business therein is not violating the provisions of sections 1976 and 1977. (See the forty-seventh annual report of this department for the complete text of the opinion.)

Attention should be called to the fact, however, that the courts of this state afford no protection to a resident in case of a contract made with a foreign corporation which is not licensed to transact business in this state. This fact was stated in the letter of this department addressed to T. W. Davies, Manitowoc, Wis., under date of Sept. 15, 1915. Attention was called to the decision of the Wisconsin supreme court in the following case:

"Presbyterian Ministers' Fund vs. Thomas, 126 Wis. 281.

"The facts of this case briefly stated are as follows:

"The defendant's application for insurance signed in Wisconsin was forwarded to the office of the plaintiff insurance company, a Pennsylvania corporation in Philadelphia. The company thereupon issued a policy at said office and mailed it to defendant and upon receipt thereof, the defendant signed in Wisconsin a note for the premium, payable in Philadelphia and mailed it to the company.

"Held, that the insurance contract was made in Philadelphia. A life insurance contract made in another state by a foreign corporation with a resident of Wisconsin, in violation of section 1978, statutes of 1898, will not be enforced in Wisconsin. Comity does not require the Wisconsin courts to enforce the contract of a foreign corporation with a resident of this state in conflict with the letter and policy of our laws, whether the contract be made within or without the state."

SOLICITATIONS THROUGH MAILS BY UNAUTHORIZED LIFE INSURANCE COMPANIES IN VIOLATION OF LAW

Sections 1978 and 1947—5

In his opinion of Nov. 18, 1914, the Attorney General holds that solicitation of insurance by an unauthorized foreign life insurance company through a letter addressed to a resident of this state is in violation of the provisions of section 1978 and 1947—5 of the Wisconsin statutes. The penalty of such an offense is prescribed by section 1955o—5 of the Wisconsin statutes. However, there is no remedy provided against an insurance company that has no agents in this state which violates the laws of this state by soliciting insurance through the mails. (See the forty-eighth annual report of this department for the complete text of the opinion.)

RIGHTS OF MARRIED WOMEN AS BENEFICIARIES UNDER LIFE POLICIES

Section 2347

The decision of the supreme court of the state of Wisconsin in the case of *National Life Insurance Company of the U. S. A. vs. Brautigan*, has an important bearing on the rights of a married woman as beneficiary under a

life insurance policy. This decision was handed down on May 2, 1916. Whenever the right to change the beneficiary is reserved in the policy, the insured may change the beneficiary without the former beneficiary's consent even though such beneficiary is a married woman. It has been previously held that changes of beneficiary made after a married woman was made the beneficiary under a life insurance policy were void under section 2347 of the Wisconsin statutes. (See the forty-seventh annual report of this department for the full text of the decision.)

FRATERNAL INSURANCE

During 1919 there were sixty-nine societies licensed and writing business in this state. Twenty-one were Wisconsin societies. Eleven of the Wisconsin societies are on an adequate rate basis. Five of these societies value their old certificates under the provisions of section 1959 (22m), Wisconsin statutes. Fourteen of the forty-eight societies incorporated in other states are on an adequate rate basis. Two of the above ten value their old certificates under the provisions of section 1959 (22m), Wisconsin statutes. In addition to the societies on an adequate rate basis, a large number have adequate rate classes.

During the year three societies were licensed to do business in this state, one of which is a Wisconsin society.

VOLUME OF BUSINESS IN FORCE IN WISCONSIN

The amount of fraternal insurance in force in this state on Dec. 31, 1919, was \$384,243,590—\$113,313,184 in Wisconsin societies and \$270,930,406, in societies of other states.

Large increases in the amount of business in force in this state were made during the year. The increase of the Wisconsin societies amounted to \$23,412,774 or 26 per cent over the amount in force at the end of the preceding year. The gain of the societies of other states was \$14,178,325, or 6 per cent over the amount in force at the end of the preceding year.

The same reasons for the perceptible gains operate here as they did in the case of legal reserve life insurance, namely, the ravages of the influenza epidemic, soldiers' and sailors' government insurance, the declined value of the dollar, and the general prosperity of the working classes.

The amount of juvenile insurance in force at the end of 1919 was \$453,334, an increase of \$166,526 over the amount in force at the end of the preceding year. Although there were four societies permitted to write this class of business in 1919, the above amount represents the business of practically only one society, a Wisconsin society.

READJUSTMENTS

Five of the larger societies of other states licensed in this state effected readjustments during 1919, by rate increases and lien levies. Approximately 100,000 Wisconsin members are affected thereby. The societies involved are the Modern Woodmen of America, the Royal Neighbors of America, the Woodmen of the World, the Woodmen Circle, and the Danish Brotherhood in America.

RESULTS OF VALUATIONS

Out of fifty-seven societies reporting valuations as of December 31, 1919, seven societies reported valuations under Section 1959 (22m), Wisconsin Statutes (the provisions being substantially the same as those of section 23b of the Mobile Bill, otherwise known as the New York Conference Bill.)

The names of the societies follow:

Wisconsin Societies

1. Aid Association for Lutherans.
2. Equitable Fraternal Union.
3. Fraternal Reserve Association.
4. United Danish Societies of America.
5. United Order of Foresters.

Societies of Other States

6. Court of Honor.
7. Sons of Norway.

For every \$100 of assets available for the payment of future death losses, which the societies should have had on hand December 31, 1919, the Wisconsin societies, on the whole, had \$40.76 and the societies of other states had \$37.02

EXAMINATION OF FRATERNAL SOCIETIES.

This department made an examination of the Catholic Knights of Wisconsin.

The report of examination shows that claims were being paid promptly. Many suggestions for the betterment of the accounting system were made, and it was recommended that a rerating of the membership be made, together with an apportionment and readjustment. A revision of certain sections of their by-laws so that provisions are more specifically stated, and others included, was also suggested.

RULINGS OF THE INSURANCE DEPARTMENT AND OPINIONS OF THE ATTORNEY GENERAL AFFECTING FRATERNAL INSURANCE

ARRANGED BY NUMBER OF SECTION OF STATUTES

BY-LAWS OF A FRATERNAL SOCIETY UPHOLD.

The opinion of the Attorney General dated Nov. 19, 1915, will be of interest to fraternal societies and members. This opinion holds that a fraternal benefit society may enforce a by-law provision for forfeiture of all benefits against a member who has violated the conditions of his membership. The society in question is the Aid Association for Lutherans of Appleton, Wis. Its by-laws provide that the membership of any person shall be forfeited if he joins an organization of a character forbidden or disapproved by the Synodical Conference. A member of the above society joined the Elks, which is an organization forbidden to the Aid

Association members and disapproved by the Synodical Conference. The Attorney General rules that under its by-laws the Aid Association for Lutherans acted within its authority when it expelled the member and caused all his rights, benefits, and moneys paid in to be forfeited.

ARTICLES OF INCORPORATION AND AMENDMENTS THERETO OF ALL DOMESTIC
INSURANCE CORPORATIONS MUST BE FILED IN THE INSURANCE
DEPARTMENT

Section 1896

Under the provisions of section 1956 of the Wisconsin statutes, certain insurance corporations are exempt from the requirements for obtaining a license before transacting business in this state. This department has ruled that all domestic insurance companies, associations and societies, regardless of the fact whether such organizations are or are not required to secure a license to transact business in this state, must file their articles of incorporation and all amendments thereto in the office of the Commissioner of Insurance after the same have been submitted to and approved by the Attorney General. The above requirements are in accordance with the provisions of section 1896 of the Wisconsin statutes. (See fiftieth annual report of this department for the complete text of the ruling.)

In order to more conveniently and effectively carry out the requirements stated in the above ruling this department prepared a model form of articles of incorporation for fraternal benefit societies. The model form of articles of incorporation was approved by the Deputy Attorney General on June 8, 1917. The form itself may be found in the forty-eighth annual report.

RIGHTS OF A BENEFICIARY UNDER A FRATERNAL CERTIFICATE

Section 1955c

The decision of the Wisconsin supreme court in the case of *Ormond vs. McKinley*, has an important bearing on the rights of a beneficiary under a fraternal certificate. This decision was handed down on May 2, 1916. It affirms the right of the insured to change the beneficiary without the beneficiary's consent by complying with the by-law provisions of the society. (See the forty-seventh annual report of this department for the full text of the decision.)

MINIMUM STANDARD FOR SICKNESS BENEFITS—SICKNESS INSURANCE
CERTIFICATES NEED NOT CONTAIN AUTOMATIC SURRENDER VALUE

Section 1958—2(c) and 2(d)

On September 18, 1917, this department ruled that rates of assessment for sickness benefits must be at least as high as those based on the Manchester Unity Experience with 4% interest to meet the requirements of section 1958—2(c); also that sickness certificates need not contain an automatic surrender value. (See fiftieth annual report of this department for the complete text of the ruling.)

FRATERNALS MUST APPLY FOR ANNUAL LICENSE. UPON NOTICE OF WITHDRAWAL, LICENSE CEASES TO HAVE ANY FORCE OR EFFECT.

Section 1958—15

Section 1958—15 of the Wisconsin statutes provides that the license of a fraternal benefit society "may * * * be renewed annually to terminate on the first day of the succeeding April, provided that the license shall continue in force and effect until the new license be issued or specifically refused." The Attorney General holds that this was intended to apply only where a new license has been applied for on or before April 1 of each year. He further holds that, where a fraternal society notifies the insurance department of its withdrawal from the state and the surrender of its license, the license then and there ceases to have any force or effect. (See forty-eighth annual report of this department for the full text of the opinion.)

REINSURANCE, MERGER OR CONSOLIDATION OF A LICENSED FRATERNAL WITH AN UNAUTHORIZED FRATERNAL AUTOMATICALLY CANCELS THE LICENSE

Section 1958

The reinsurance of a licensed fraternal in an unauthorized society automatically cancels the license of the former society. A merger or consolidation has the same effect, if the consolidated society partakes of the identity of the unauthorized society to a greater extent than it does of the identity of the licensed society. This opinion of the Attorney General is dated May 4, 1915. (See the forty-eighth annual report of this department for the full text of the opinion.)

A FRATERNAL SOCIETY MAY AMEND ITS ARTICLES OF INCORPORATION EITHER IN THE MANNER PROVIDED IN SUCH ACTICLES OR IN THE MANNER PROVIDED IN SUBSECTION 7 OF SECTION 1958, WISCONSIN STATUTES.

Section 1958—7

In an opinion of the Attorney General in the above matter, dated Oct. 23, 1918, he states that it has been his idea ever since the enactment of subsec. 7, sec. 1958, that where the articles of organization provide a method of amendment, the corporation may amend either in the manner provided in such articles or in the manner provided in that subsection. (See fiftieth annual report of this department for the complete text of the opinion.)

COMPANIES ADMITTED TO WISCONSIN DURING 1919

LIFE COMPANIES

Franklin Life Ins. Co., Springfield, Ill., admitted March 31, 1919.

Central Life Assurance Society of the U. S., admitted October 1, 1919, as Central Life Assurance Society of the U. S. (Mutual)

FRATERNAL BENEFIT SOCIETIES

American Insurance Union, Columbus, Ohio., admitted September 17, 1919.

Luther Union, Minneapolis, Minn., admitted October 18, 1919.

Catholic Knights of Wisconsin, Milwaukee, Wis., admitted December 22, 1919.

TAXES, LICENSES AND FEES RECEIVED DURING FISCAL YEAR ENDING JUNE 30, 191

WISCONSIN LIFE INSURANCE COMPANIES

Name of Company	Location	Taxes	Fees	Total
Great Northern Life	Wausau, Wis.	\$1,590 87	\$307 37	\$1,898 24
Guardian Life	Madison, Wis.	1,104 40	301 81	1,406 21
N. W. Mutual Life	Milwaukee, Wis.	504,651 63	17,405 60	582,057 23
Old Line Life	Milwaukee, Wis.	2,670 64	692 74	3,363 33
Wisconsin Life	Madison, Wis.	742 12	201 14	943 23
Wisconsin National Life	Oshkosh, Wis.	1,859 50	589 88	2,449 33
Total		\$572,619 16	\$19,498 54	\$592,117 70

LIFE INSURANCE COMPANIES OF OTHER STATES

Aetna Life	Hartford, Conn.		\$492 00	\$492 00
Bankers' Life	Des Moines, Iowa	\$9,020 00	241 00	9,261 00
Central Life	Des Moines, Iowa	13,951 24	357 00	14,308 24
Connecticut Mutual Life	Hartford, Conn.		25 00	25 00
Equitable Life	New York City	5,282 15	316 00	5,598 15
Fidelity Mutual Life	Philadelphia, Pa.		25 00	25 00
Franklin Life	Springfield, Ill.		143 47	143 47
Metropolitan Life	New York City	20,298 49	287 00	20,585 49
Massachusetts Mutual Life	Springfield, Mass.	1,850 36	237 00	2,087 36
Mutual Life	New York City	10,333 04	204 00	10,537 04
Mutual Trust Life	Chicago, Ill.		491 00	491 00
Maryland Assurance Corp.	Baltimore, Md.	24 96	359 00	383 96
National Life U. S. of A.	Chicago, Ill.		25 00	25 00
National Life	Montpelier, Vt.		25 00	25 00
New England Mutual Life	Boston, Mass.	4,662 81	425 00	5,087 81
New York Life	New York City	21,124 15	182 00	21,306 15
North American Life	Chicago, Ill.		435 00	435 00
North American Life & Casualty	Minneapolis, Minn.		377 00	377 00
Old Colony Life	Chicago, Ill.		25 00	25 00
Pacific Mutual Life	Los Angeles, Cal.		25 00	25 00
Penn Mutual Life	Philadelphia, Pa.	4,954 90	151 00	5,105 90
Prudential Life	Newark, N. J.		1,281 00	1,281 00
Security Mutual Life	Binghamton, N. Y.	318 94	42 00	360 94
Surety Fund Life	Minneapolis, Minn.		391 00	391 00
Travelers	Hartford, Conn.		555 00	555 00
Union Central Life	Cincinnati, Ohio.		25 00	25 00
Total		\$91,821 04	\$7,141 47	\$98,962 51

FRATERNAL BENEFICIAL SOCIETIES

Name of Company	Location	Fees
Aid Assn. for Lutherans.....	Appleton, Wis.	\$195 50
Ancient Order United Workmen.....	Des Moines, Iowa	746 21
Beavers Reserve Fund.....	Madison, Wis.	26 00
Beavers National Mutual Benefit.....	Madison, Wis.	45 00
Bohemian R. C. C. Union.....	Milwaukee, Wis.	25 00
Brith Abraham (Ind. Order).....	New York City	25 00
Brith Abraham (U. S. Grand Lodge).....	New York City	25 00
Brotherhood All. Ry. Employees.....	Chicago, Ill.	25 00
Brotherhood Am. Yeomen.....	Des Moines, Iowa	25 00
Catholic Family Prot.....	Milwaukee, Wis.	25 00
Catholic Order Foresters.....	Chicago, Ill.	25 00
Catholic Relief and Benefit Association.....	Auburn, N. Y.	25 00
Columbian Circle.....	Chicago, Ill.	25 00
Court of Honor.....	Springfield, Ill.	25 00
Concordia Mutual Aid Society.....	Milwaukee, Wis.	25 00
Catholic Knights.....	Milwaukee, Wis.	5 10
Danish Brotherhood.....	Omaha, Nebr.	25 00
Daughters of Norway.....	Minneapolis, Minn.	25 00
Degree of Honor.....	Sioux City, Iowa	25 00
Employers Mutual Benefit.....	Milwaukee, Wis.	40 00
Equitable Fraternal Union.....	Neenah, Wis.	33 00
Farmers Life.....	Humbird, Wis.	25 00
Fraternal Reserve Association.....	Oshkosh, Wis.	26 00
Fraternal Brotherhood.....	Los Angeles, Cal.	25 00
Grand Carniolian Slavonic Catholi: Union.....	Joliet, Ill.	25 00
G. U. G. Germania.....	Milwaukee, Wis.	25 00
Ind. Western Star Order.....	Chicago, Ill.	25 00
Knights of the White Cross.....	Milwaukee, Wis.	35 00
Knights of Columbus.....	New Haven, Conn.	25 00
Knights of Pythias.....	Indianapolis, Ind.	25 00
Ladies Catholic Benefit Association.....	Erie, Pa.	25 00
Loyal American Life Association.....	Chicago, Ill.	25 00
Lutheran Mutual Aid Society.....	Waverly, Iowa	25 00
Maccabees (Woman's Benefit Association).....	Port Huron, Mich.	25 00
Maccabees.....	Detroit, Mich.	25 00
Masonic Mutual Life Association.....	Washington, D. C.	25 00
Modern Brotherhood.....	Mason City, Iowa	25 00
Modern Woodmen.....	Rock Island, Ill.	25 00
Mystic Workers.....	Fulton, Ill.	25 00
National Croation Society.....	Pittsburgh, Pa.	25 00
National Fraternal Soc. of the Deaf.....	Chicago, Ill.	25 00
National Union.....	Toledo, Ohio.	25 00
National Slovak Society.....	Pittsburgh, Pa.	50 00
Order Mutual Protection.....	Chicago, Ill.	25 00
Order U. C. Travelers.....	Columbus, Ohio.	25 00
Plattdutsche Grot Gilde.....	Chicago, Ill.	25 00
Polish Association.....	Milwaukee, Wis.	50 00
Polish Federation.....	Milwaukee, Wis.	40 00
Polish National Alliance.....	Chicago, Ill.	25 00
Progressive Order of the West.....	St. Louis, Mo.	25 00
Railway Mail Association.....	Fortsmouth, N. H.	25 00
Royal Arcanum.....	Boston, Mass.	25 00
Royal League.....	Chicago, Ill.	25 00
Royal Neighbors of America.....	Rock Island, Ill.	25 00
Scandinavian American Fraternity.....	Eau Claire, Wis.	93 20
Slavonic Mutual Benefit Society.....	Chicago, Ill.	25 00
Sons of Norway.....	Minneapolis, Minn.	25 00
South Slavic Benefit Union.....	Milwaukee, Wis.	25 00
Supreme Tribe Ben Hur.....	Crawfordsville, Ind.	25 00
Travelers Protective Association.....	St. Louis, Mo.	25 00
United Aid.....	Sheboygan, Wis.	25 00
United Danish Societies.....	Racine, Wis.	75 00
United Order of Foresters.....	Milwaukee, Wis.	25 50
Wis. Widow and Orphan Donation Society.....	Mayville, Wis.	25 00
Western Bohemian Fraternal Association.....	Cedar Rapids, Iowa.	25 00
Women's Catholic Order Foresters.....	Chicago, Ill.	25 00
Woodmen Circle.....	Omaha, Nebr.	25 00
Woodmen of the World.....	Omaha, Nebr.	25 00
Total.....		\$2,810 51

RECAPITULATION

Classification	State Tax	F. M. Tax	F. D. Dues	Fees	Total
Wis. Stock Fire Companies.....	\$12,278 45	\$2,302 24	\$9,194 74	\$2,612 48	\$26,387 91
Wis. Mutual Fire Companies.....	1,136 93	213 16	4,037 57	205 00	5,592 66
Stock Fire Companies of other states.....	15,043 02	30,144 59	107,159 01	28,971 00	181,317 62
Mutual Fire Companies of other states.....	2,346 37	1,725 28	8,139 17	2,285 35	14,496 17
Inter Insurers Fire.....	884 19	663 82	2,532 75	300 00	4,380 76
Lloyds Ins. Companies.....	739 15	173 23	156 77	270 00	1,339 15
Foreign Fire Companies.....	36,617 36	6,878 57	27,352 46	4,909 10	75,757 49
Foreign Marine Companies.....	405 92	75 22		183 00	664 14
Surplus Line Ins.....	309 02	57 86	163 38		530 26
Total Fire and Marine Companies.....	\$69,760 41	\$42,233 97	\$158,735 85	\$39,735 93	\$310,466 16
Life Companies.....	\$664,440 20			\$26,640 01	\$691,080 21
Surety and Casualty Companies.....	113,973 55			11,220 20	125,193 75
Assessment Accident Associations.....				206 00	206 00
Fraternal Beneficial Societies.....				2,810 51	2,810 51
Live Stock Companies.....	59 59			245 00	304 59
Hail and Cyclone Companies.....	700 23	\$131 30		91 00	922 53
City and Village Companies.....			\$4,078 86	95 50	4,174 36
Town Mutual Companies.....			237 07		237 07
Interinsurers Casualty.....	4,383 30			241 00	4,624 30
Miscellaneous Mutuals.....			118 16	54 69	172 85
Miscellaneous Cash.....				812 36	812 36
Life Fund.....				13,282 84	13,282 84
Total.....	\$853,317 28	\$42,365 27	\$163,169 94	\$95,435 04	\$1,154,287 53

FINANCIAL STATEMENT

STATEMENT OF MONTHLY RECEIPTS OF THE DEPARTMENT OF INSURANCE FOR THE
FISCAL YEAR ENDING JUNE 30, 1919.

July.....	1918.....	\$2,370 70
August.....	1918.....	2,736 10
September.....	1918.....	1,934 34
October.....	1918.....	2,169 72
November.....	1918.....	6,185 14
December.....	1918.....	2,209 94
January.....	1919.....	6,983 65
February.....	1919.....	232,768 10
March.....	1919.....	851,989 63
April.....	1919.....	15,661 88
May.....	1919.....	27,214 43
June.....	1919.....	2,063 85
Total.....		\$1,154,287 53

PAYMENTS TO STATE TREASURER DURING FISCAL YEAR ENDING JUNE 30, 1919

No. of re- ceipt	Date		Amount	No. of re- ceipt	Date		Amount
	1918				1918		
9768	July	5	\$148 81	11914	Nov.	30	\$4005 56
9769	July	5	300 49	11915	Nov.	30	130 50
9770	July	5	146 00	11916	Nov.	30	201 83
9897	July	11	151 09	12077	Dec.	9	105 50
9898	July	11	149 50	12078	Dec.	9	256 37
9928	July	15	96 79	12120	Dec.	11	42 01
9929	July	15	125 00	12121	Dec.	11	50 00
10023	July	22	136 50	12156	Dec.	13	62 50
10038	July	23	294 53	12161	Dec.	14	38 64
10097	July	25	141 22	12187	Dec.	17	395 72
10098	July	25	178 00	12188	Dec.	17	68 00
10191	July	31	328 27	12211	Dec.	17	39 00
10192	July	31	174 50	12212	Dec.	17	72 28
10285	Aug.	5	221 59	12243	Dec.	19	61 00
10286	Aug.	5	7 00	12244	Dec.	19	110 76
10287	Aug.	5	140 00	12262	Dec.	21	218 35
10388	Aug.	9	166 27	12263	Dec.	21	40 50
10389	Aug.	9	113 00	12357	Dec.	28	80 25
10458	Aug.	14	203 26	12358	Dec.	28	120 00
10459	Aug.	14	334 85	12390	Dec.	31	321 32
10460	Aug.	14	115 00	12391	Dec.	31	50 74
10504	Aug.	19	132 97	12392	Dec.	31	77 00
10505	Aug.	19	3 40				
10506	Aug.	19	134 00		1919		
10564	Aug.	23	89 45				
10565	Aug.	23	291 30	132	Jan.	6	150 99
10566	Aug.	23	3 44	133	Jan.	6	194 47
10567	Aug.	23	135 00	134	Jan.	6	197 50
10595	Aug.	26	93 00	339	Jan.	13	181 62
10596	Aug.	26	62 22	340	Jan.	13	5 10
10662	Aug.	31	335 74	341	Jan.	13	99 50
10663	Aug.	31	1 61	436	Jan.	18	717 55
10664	Aug.	31	153 00	437	Jan.	18	237 19
10753	Sept.	9	196 55	438	Jan.	18	79 00
10754	Sept.	9	130 00	544	Jan.	24	125 27
10851	Sept.	14	1 18	545	Jan.	24	102 50
10852	Sept.	14	132 00	603	Jan.	28	55 52
10853	Sept.	14	159 52	604	Jan.	28	52 85
10889	Sept.	19	1 66	605	Jan.	28	1057 80
10890	Sept.	19	113 68	606	Jan.	28	95 50
10891	Sept.	19	245 00	607	Jan.	28	141 00
10914	Sept.	23	101 30	608	Jan.	28	104 75
10915	Sept.	23	122 00	713	Jan.	31	790 41
10965	Sept.	28	247 48	714	Jan.	31	190 99
10966	Sept.	28	241 10	715	Jan.	31	1814 40
10967	Sept.	28	146 00	716	Jan.	31	143 74
10991	Sept.	30	52 87	717	Jan.	31	446 00
10992	Sept.	30	44 00	753	Feb.	3	3739 75
11135	Oct.	5	291 55	754	Feb.	3	1161 20
11146	Oct.	7	127 00	755	Feb.	3	5636 99
11257	Oct.	12	172 65	756	Feb.	3	137 55
11258	Oct.	12	419 70	757	Feb.	3	42 24
11259	Oct.	12	105 00	758	Feb.	3	1947 50
11323	Oct.	18	121 48	915	Feb.	6	2288 73
11324	Oct.	18	137 00	916	Feb.	6	786 25
11376	Oct.	23	235 29	917	Feb.	6	3314 59
11377	Oct.	23	132 00	918	Feb.	6	101 10
11442	Oct.	28	98 00	919	Feb.	6	7477 00
11516	Oct.	31	59 50	962	Feb.	8	10362 59
11517	Oct.	31	260 55	963	Feb.	8	1283 74
11601	Nov.	6	394 54	964	Feb.	8	4945 70
11602	Nov.	6	226 37	965	Feb.	8	127 71
11603	Nov.	6	111 00	966	Feb.	8	2809 00
11652	Nov.	12	398 74	1015	Feb.	11	7190 74
11653	Nov.	12	117 00	1016	Feb.	11	4378 63
11737	Nov.	18	4 36	1017	Feb.	11	15249 40
11738	Nov.	18	215 70	1018	Feb.	11	120 86
11739	Nov.	18	124 50	1019	Feb.	11	3495 50
11811	Nov.	23	182 04	1065	Feb.	13	2552 80
11812	Nov.	23	118 00	1066	Feb.	13	1261 23

No. of receipt	Date	Amount	No. of receipt	Date	Amount
	1919			1919	
1067	Feb. 13.	\$4336 08	1994	Mch. 17.	\$1584 02
1068	Feb. 13.	208 32	1995	Mch. 17.	5082 47
1069	Feb. 13.	2888 00	1996	Mch. 17.	18176 00
1112	Feb. 15.	6076 98	2015	Mch. 18.	698 39
1113	Feb. 15.	2415 43	2016	Mch. 18.	1506 92
1114	Feb. 15.	1922 45	2017	Mch. 18.	4718 86
1115	Feb. 15.	6 57	2018	Mch. 18.	548 00
1116	Feb. 15.	1705 00	2019	Mch. 18.	191 32
1162	Feb. 18.	15257 19	2069	Mch. 20.	15 00
1163	Feb. 18.	1501 47	2074	Mch. 20.	595 73
1164	Feb. 18.	6476 28	2075	Mch. 20.	327 22
1165	Feb. 18.	1814 00	2076	Mch. 20.	589 17
1244	Feb. 21.	20 00	2077	Mch. 20.	698 00
1245	Feb. 21.	4346 46	2092	Mch. 21.	1614 43
1246	Feb. 21.	10806 16	2093	Mch. 21.	919 94
1247	Feb. 21.	398 41	2094	Mch. 21.	4048 61
1248	Feb. 21.	1984 25	2095	Mch. 21.	68 01
1249	Feb. 21.	264 08	2096	Mch. 21.	1196 00
1250	Feb. 21.	173 48	2123	Mch. 24.	54 26
1251	Feb. 21.	1044 00	2124	Mch. 24.	249 06
1301	Feb. 24.	3309 75	2125	Mch. 24.	1102 62
1302	Feb. 24.	4371 70	2126	Mch. 24.	553 00
1303	Feb. 24.	15195 49	2152	Mch. 25.	364 56
1305	Feb. 24.	15 00	2153	Mch. 25.	202 82
1313	Feb. 24.	2260 00	2154	Mch. 25.	1115 73
1382	Feb. 26.	19770 77	2155	Mch. 25.	135 34
1383	Feb. 26.	847 03	2156	Mch. 25.	365 00
1384	Feb. 26.	3640 51	2212	Mch. 27.	181 06
1385	Feb. 26.	1794 50	2213	Mch. 27.	511 89
1494	Feb. 28.	20414 66	2214	Mch. 27.	2092 53
1495	Feb. 28.	2545 89	2215	Mch. 27.	1007 90
1496	Feb. 28.	9678 09	2240	Mch. 29.	204 67
1497	Feb. 28.	496 30	2241	Mch. 29.	1269 17
1498	Feb. 28.	1373 00	2242	Mch. 29.	97 29
1549	Mch. 1.	23623 67	2243	Mch. 29.	615 00
1550	Mch. 1.	541027 96	2263	Mch. 31.	35 00
1632	Mch. 4.	26884 26	2265	Mch. 31.	318 94
1633	Mch. 4.	3713 17	2266	Mch. 31.	201 35
1634	Mch. 4.	14726 75	2267	Mch. 31.	899 82
1635	Mch. 4.	1923 50*	2268	Mch. 31.	195 00
1711	Mch. 5.	38229 64	2269	Mch. 31.	41 13
1712	Mch. 5.	4302 49	2380	Apr. 4.	1427 15
1713	Mch. 5.	17502 92	2381	Apr. 4.	733 87
1714	Mch. 5.	1537 00	2382	Apr. 4.	2199 55
1770	Mch. 7.	11610 58	2383	Apr. 4.	10 80
1771	Mch. 7.	1778 91	2384	Apr. 4.	219 05
1772	Mch. 7.	7445 57	2385	Apr. 4.	286 50
1773	Mch. 7.	4848 31	2464	Apr. 7.	105 97
1800	Mch. 10.	14930 37	2465	Apr. 7.	47 80
1801	Mch. 10.	307 99	2466	Apr. 7.	225 68
1802	Mch. 10.	1295 10	2467	Apr. 7.	235 45
1803	Mch. 10.	1648 87	2468	Apr. 7.	193 50
1864	Mch. 11.	2159 77	2554	Apr. 9.	55 36
1865	Mch. 11.	1002 78	2555	Apr. 9.	39 57
1866	Mch. 11.	3934 68	2556	Apr. 9.	116 11
1867	Mch. 11.	655 29	2557	Apr. 9.	101 09
1868	Mch. 11.	606 00	2558	Apr. 9.	26 10
1916	Mch. 13.	3305 36	2559	Apr. 9.	336 00
1917	Mch. 13.	603 80	2617	Apr. 12.	24 96
1918	Mch. 13.	1894 96	2618	Apr. 12.	83 55
1919	Mch. 13.	1298 58	2619	Apr. 12.	180 82
1949	Mch. 14.	30528 22	2620	Apr. 12.	696 50
1950	Mch. 14.	1903 24	2688	Apr. 16.	109 06
1951	Mch. 14.	9856 39	2689	Apr. 16.	157 48
1952	Mch. 14.	1223 00	2690	Apr. 16.	646 50
1956	Mch. 15.	6212 76	2723	Apr. 19.	4662 81
1957	Mch. 15.	907 23	2724	Apr. 19.	78 07
1958	Mch. 15.	3327 05	2725	Apr. 19.	146 00
1959	Mch. 15.	24 25	2784	Apr. 23.	94 15
1960	Mch. 15.	165 05	2785	Apr. 23.	16 46
1961	Mch. 15.	1452 78	2786	Apr. 23.	49 72
1993	Mch 17.	9190 20	2787	Apr. 23.	169 16

No. of re- ceipt	Date	Amount	No. of re- ceipt	Date	Amount
	1919			1919	
2788	Apr. 23.....	\$313 00	3428	May 24.....	\$138 67
2853	Apr. 26.....	3 35	3429	May 24.....	141 00
2854	Apr. 26.....	3 62	3489	May 28.....	9393 92
2855	Apr. 26.....	22 61	3492	May 28.....	7383 77
2856	Apr. 26.....	157 92	3493	May 28.....	28 66
2857	Apr. 26.....	148 50	3494	May 28.....	115 50
2916	Apr. 30.....	170 00	3495	May 28.....	186 76
2931	Apr. 30.....	501 10	3507	May 29.....	10 00
2932	Apr. 30.....	77 95	3537	May 31.....	3 38
2933	Apr. 30.....	384 66	3538	May 31.....	18 03
2934	Apr. 30.....	142 38	3539	May 31.....	59 59
2935	Apr. 30.....	262 00	3540	May 31.....	177 50
3055	May 5.....	143 77	3680	June 6.....	374 07
3056	May 5.....	137 00	3681	June 6.....	142 00
3152	May 8.....	116 30	3741	June 10.....	184 19
3153	May 8.....	148 50	3742	June 10.....	108 00
3188	May 12.....	108 57	3809	June 13.....	50 00
3189	May 12.....	20 35	3830	June 14.....	69 57
3190	May 12.....	35 98	3831	June 14.....	140 50
3191	May 12.....	178 00	3876	June 17.....	169 50
3192	May 12.....	163 57	3925	June 19.....	49 58
3258	May 14.....	195 67	3926	June 19.....	249 00
3259	May 14.....	585 50	3982	June 24.....	163 00
3300	May 17.....	25 00	3983	June 24.....	20 12
3308	May 17.....	7047 94	3984	June 24.....	62 46
3309	May 17.....	25 00	4041	June 26.....	123 00
3310	May 17.....	102 18	4072	June 27.....	89 00
3311	May 17.....	149 00	4073	June 27.....	69 86
3401	May 22.....	142 32			
3402	May 22.....	233 00			
					\$1,154,287 53

EMPLOYEES OF THE DEPARTMENT

The following table shows the amounts paid by the department to each person employed during the fiscal year ending June 30, 1919; also the total expense other than salaries during the same period. From this it will be seen that the total pay roll for the year amounted to \$34,436.75 and the other expenses \$10,443.47, making the total actual operation expense of the department \$44,880.22.

M. J. Cleary, Commissioner.....	\$3,916.66
Platt Whitman, Commissioner.....	1,083.34
F. W. Kubasta, Deputy Commissioner.....	2,000.00
Eugene Shepard, Chief Clerk.....	1,950.00
William H. Glenz, General Clerk.....	1,575.00
Frank Bryant, License Clerk.....	1,500.00
*A. O. Barton, License Clerk.....	474.98
*Miriam Hubbard, Clerk.....	101.89
*Mrs. Mary McDaniel, Clerk.....	50.00
L. A. Anderson, Chief Actuary.....	2,916.66
H. G. Brunnquell, Assistant Actuary.....	2,049.98
P. D. Gurnee, Assistant Actuary.....	1,800.00
*Grady H. Hipp, Assistant Actuary.....	126.54
*E. D. Bullock, Examiner.....	520.00
E. A. Ketcham, Examiner.....	2,100.00
*T. P. Nelson, Examiner.....	750.00
E. V. Nevins, Examiner.....	1,500.00
Oscar Olson, Examiner.....	2,333.20
Arthur Pettit, Examiner.....	1,650.00
*Charles M. Park, Chief Rater.....	2,875.00
Hazel Baker, Stenographer.....	900.00
*Agnes E. Breitenbach, Stenographer.....	1,006.45
*Minnie Fitzgerald, Stenographer.....	150.00
Lorraine M. Fix, Stenographer.....	477.09
*Anna Ford, Stenographer.....	15.00
*A. C. Miller, Stenographer.....	220.00
*Mrs. R. W. Niederer, Stenographer.....	18.00
*Stella M. Wiley, Stenographer.....	255.00
*Ben Cover, Reporter.....	116.13
*L. B. Retelle, Reporter.....	5.83
<hr/>	
Total Salaries.....	\$34,436.75
All other expenses, including postage, express, telegraph, tele- phone, printing and stationery.....	\$10,443.47
<hr/>	
	\$44,880.22

*Employees who served temporarily, or who were appointed during the year.

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ANNUAL REPORT
OF
LIFE INSURANCE
COMPANIES

COMPARATIVE STATISTICS FOR FIVE-YEAR PERIOD ENDING

NAME OF COMPANY Also name and address of Secretary, and dates incorporated, commenced business and admitted in Wisconsin.	Year ending Dec. 31	INCOME		
		Premiums received (20-B)	Interest and other receipts (21-43)	Total income (44)
WISCONSIN COMPANIES				
Great Northern Life	1919	\$314,039 60	\$75,744 89	\$389,784 49
J. N. Manson, Secy., Wausau, Wis. Incorporated	1918	271,911 56	54,472 48	326,384 04
1909; commenced business 1909; admitted 1909.	1917	261,030 81	54,035 08	315,065 89
	1916	230,221 00	46,014 84	276,235 84
	1915	194,062 73	47,528 76	241,591 49
Guardian Life	1919	354,961 02	54,188 45	409,149 47
Benj. S. Beecher, Secy., Madison, Wis. Incorporated	1918	251,994 99	50,598 45	302,593 44
1909; commenced business 1910; admitted 1910.	1917	214,877 08	28,400 96	243,278 04
	1916	181,598 19	23,877 59	205,475 78
	1915	148,094 58	17,849 23	165,943 81
Northwestern Mutual Life	1919	64,686,433 51	22,876,284 20	87,562,717 71
A. S. Hathaway, Secy., Van Buren and Wisconsin St., Milwaukee, Wis. Incorporated 1857;	1918	57,261,501 38	20,767,014 67	78,028,516 05
commenced business 1858; admitted 1859.	1917	55,157,828 41	20,335,877 10	75,493,705 51
	1916	51,899,488 92	18,832,865 38	70,732,354 30
	1915	49,461,752 31	17,428,338 01	66,890,090 32
Old Line Life	1919	672,951 36	130,662 13	803,613 49
John E. Reilly, Secy., First Natl. Bank Building,	1918	444,253 32	99,304 74	543,558 06
Milwaukee, Wis. Incorporated 1910; commenced	1917	354,405 48	79,566 65	433,972 13
business 1910; admitted 1910.	1916	279,073 34	69,972 82	349,046 16
	1915	229,557 80	59,828 07	289,385 87

NAME OF COMPANY	Year ending Dec. 31	POLICIES ISSUED, REVIVED AND INCREASED DURING YEAR		POLICIES IN FORCE END OF YEAR	
		No.	Amount	No.	Amount
WISCONSIN COMPANIES					
Great Northern Life	1919	877	\$1,768,859 00	5,231	\$10,490,838 00
\$112,275. Am. 3½%.—Level premium	1918	1,176	1,812,146 00	5,266	9,986,850 00
preliminary term, modified preliminary	1917	1,330	2,041,972 00	4,984	9,235,866 00
term and select and ultimate. Standard	1916	1,435	2,622,708 00	4,840	8,215,799 00
Industrial 3½%.	1915	965	1,753,361 00	3,390	6,409,286 00
Guardian Life	1919	1,811	3,727,591 30	6,810	11,663,690 00
\$100,000. Am. 3½%.—Illinois Standard	1918	939	1,591,278 00	5,335	8,530,599 00
for all policies except 5, 10 and 20 year	1917	965	1,585,249 00	4,811	7,602,523 00
term policies. Level premium for latter.	1916	1,160	1,720,687 00	4,233	6,600,661 00
	1915	982	1,440,200 00	3,379	5,369,674 00
Northwestern Mutual Life	1919	77,927	302,712,080 00	669,900	1,916,235,082 00
Mutual. Actuaries' 4%.—Level premium	1918	40,131	151,346,127 00	616,224	1,680,936,546 00
for issues prior to Feb. 1, 1899. Am. 3%	1917	53,846	165,816,275 00	604,580	1,604,426,324 00
for issues since Feb. 1, 1899. Actuaries'	1916	54,738	158,164,545 00	576,197	1,505,464,984 00
4%, McClintock's 3½% and Am. 3% for	1915	49,344	132,365,962 00	548,762	1,420,012,571 00
annuities.					
Old Line Life	1919	3,987	8,252,783 00	11,525	21,775,593 00
\$672,635. Am. 3½%.—Illinois Standard.	1918	1,950	4,436,110 00	8,121	15,008,504 00
	1917	2,294	4,131,093 00	7,050	12,237,387 00
	1916	1,631	3,010,805 00	5,609	9,431,004 00
	1915	1,410	2,403,500 00	4,736	7,649,000 00

*Ratio per cent of net income from investments to mean ledger assets. **Ratio per cent of actual to expected

DEC. 31, 1919—LIFE INSURANCE COMPANIES.

DISBURSEMENTS.

Death claims (1)	Total policy benefits paid (15, 17, 18)	Taxes and fees (32-38)	Expenses of management (16, 19-31, 39-46)	All other dis- bursements (47, 48)	Total dis- bursements (49)
\$119,019 84	\$145,340 55	\$4,234 80	\$103,778 82	\$34 40	\$253,388 57
106,324 92	153,875 40	4,804 52	82,446 33	40 80	241,167 05
34,353 75	64,887 81	2,519 27	90,224 57	109 00	157,740 65
54,125 00	89,572 02	1,895 16	85,542 59		177,009 77
19,000 00	47,829 64	6,524 93	78,523 16		132,877 73
54,050 33	76,597 82	4,616 19	135,610 64		216,824 65
46,955 79	65,657 38	2,313 62	95,212 00		163,183 00
27,500 00	44,117 04	1,084 86	81,774 03		126,975 93
20,466 00	31,080 49	904 51	72,984 95		104,969 95
10,600 00	16,304 27	4,221 78	62,274 73		82,800 78
19,171,216 98	49,672,052 41	1,766,887 09	10,678,131 70	246,992 92	62,364,064 12
18,149,721 45	47,805,219 46	1,471,919 68	7,861,637 56	650,491 54	57,789,268 24
14,406,641 57	42,537,342 04	1,344,032 92	7,982,184 67	1,085,828 80	52,949,388 43
15,515,133 26	42,999,737 66	1,178,838 26	7,536,690 12	1,053,131 04	52,768,397 08
13,845,763 96	43,029,176 70	1,236,152 34	6,996,362 44	1,121,352 89	52,383,044 37
94,603 67	110,246 80	13,034 54	304,415 86	209 08	427,906 28
86,767 95	98,124 42	9,183 52	197,300 78	200 72	304,809 44
32,500 00	42,482 66	5,318 20	15,660 29	165,967 90	229,429 05
20,000 00	30,188 89	4,276 40	128,716 43	20,800 95	183,982 67
31,313 75	38,018 39	10,251 67	120,131 44	2,430 54	170,832 04

ASSETS, LIABILITIES AND SURPLUS

Reserves (7-8)	Funds apportioned or set aside (35-41)	All other liabilities except surplus (9-34, 42-47)	Total admitted assets (equals total liabilities) (47)	Unassigned funds (surplus) (48)	*Net rate of interest	**Mortality experience
\$966,845 23	416 10	\$148,815 69	\$1,216,151 81	\$100,074 79	5.35	78.3
788,524 80	506 60	177,684 83	1,072,976 20	106,259 97	5.46	142.2
661,715 04		276,434 38	986,625 85	48,476 43	5.37	55.5
515,669 78		274,082 82	823,096 39	33,343 79	5.40	67.7
393,976 19		287,170 76	716,765 08	35,618 13	5.31	43.0
790,850 75		137,651 74	983,828 83	55,326 34	4.96	47.6
595,989 12		130,180 92	783,898 98	57,728 94	5.68	97.3
449,985 53		108,937 93	637,584 44	78,660 98	5.36	42.5
323,085 62		111,220 36	510,481 04	76,175 06	5.51	41.0
223,590 96		119,993 84	418,277 69	74,692 89	5.21	28.7
390,307,539 00	17,610,832 48	13,196,422 89	440,861,775 75	19,746,981 38	4.76	57.0
366,274,142 00	15,470,515 27	13,594,037 64	414,837,471 74	19,498,776 83	4.78	78.1
348,132,386 81	15,158,941 75	10,559,782 54	392,632,714 10	18,781,603 00	4.82	54.2
328,977,009 00	13,917,986 68	9,585,203 73	363,084,218 14	10,604,018 73	4.79	63.6
312,136,886 00	15,011,847 20	8,239,003 27	343,631,110 05	8,243,373 58	4.71	60.3
1,394,764 43		744,237 47	2,341,455 16	202,453 26	4.77	34.7
1,018,165 78	3,288 37	740,374 76	1,951,634 88	189,805 97	4.88	87.9
768,244 89		688,999 25	1,717,723 89	250,479 75	4.75	33.4
560,435 49		692,199 58	1,485,277 60	232,642 53	4.92	24.1
402,206 68		688,297 30	1,288,118 24	197,614 26	4.67	43.6

mortality on net amount at risk

COMPARATIVE STATISTICS FOR FIVE-YEAR PERIOD ENDING

NAME OF COMPANY	Year ending Dec. 31	INCOME		
		Premiums received (20-B)	Interest and other receipts (21-43)	Total income (44)
Also name and address of Secretary, and dates incorporated, commenced business and admitted in Wisconsin.				
WISCONSIN COMPANIES—Cont.				
Wisconsin Life	1919	\$158,768 37	\$37,050 60	\$195,818 97
N. J. Frey, Secy., Wisconsin Life Bldg., Madison, Wis.	1918	118,715 70	35,059 92	153,775 62
Incorporated 1895; commenced business 1895; admitted 1895.	1917	109,090 75	28,145 58	137,236 33
	1916	91,601 37	25,997 63	117,599 00
	1915	72,883 93	24,699 33	97,583 26
Wisconsin National Life	1919	431,229 94	87,243 65	518,473 59
E. A. Hanks, Secy., 14-16 Washington St., Oshkosh, Wis.	1918	305,502 55	67,731 16	373,233 71
Incorporated 1908; commenced business 1908; admitted 1908.	1917	268,181 68	56,220 65	324,402 33
	1916	232,737 72	49,497 25	282,234 97
	1915	197,064 40	45,199 79	242,264 19
State Life Fund	1919	15,467 61	4,782 04	20,249 65
Department of Insurance, Madison. The State Life Fund was established by the legislature of 1911. First policies were issued Oct. 27, 1913.	1918	14,564 27	3,491 87	18,056 14
	1917	14,500 19	2,729 90	17,230 09
	1916	13,773 86	1,519 29	15,293 15
	1915	10,810 54	1,034 13	11,844 67

NAME OF COMPANY	Year ending Dec. 31	POLICIES ISSUED, REVIVED AND INCREASED DURING YEAR		POLICIES IN FORCE END OF YEAR	
		No.	Amount	No.	Amount
Also capital stock and reserve basis (method is presumed to be level premium unless otherwise stated)					
WISCONSIN COMPANIES—Cont.					
Wisconsin Life	1919	1,030	\$1,657,383 00	4,019	\$5,742,869 00
Mutual. Actuaries' 4%. Am. 4½%. Am.	1918	477	696,874 00	3,178	4,364,768 00
3½%—Illinois Standard.	1917	742	1,017,572 00	3,007	4,067,152 00
	1916	589	872,252 00	2,470	3,343,603 00
	1915	487	702,466 00	2,032	2,700,369 00
Wisconsin National Life	1919	3,453	5,604,760 34	10,385	15,035,146 74
\$400,000. Am. 3½% Level premium, preliminary term and Illinois Standard.	1918	1,796	2,466,545 76	7,802	10,601,701 51
	1917	1,921	2,567,300 00	7,006	9,493,005 00
	1916	1,817	2,460,919 67	6,076	8,032,439 17
	1915	1,166	1,508,082 55	5,063	6,662,477 05
State Life Fund	1919	30	29,500 00	485	404,000 00
Mutual. Am. 3%—Level premium.	1918	12	11,500 00	462	380,600 00
	1917	21	21,000 00	467	381,200 00
	1916	83	80,700 00	447	361,700 00
	1915	71	70,500 00	381	289,600 00

*Ratio per cent of net income from investments to mean ledger assets. **Rate per cent of actual to expected

DEC. 31, 1919—LIFE INSURANCE COMPANIES—Continued.

DISBURSEMENTS					
Death claims (1)	Total policy benefits paid (15, 17, 18)	Taxes and fees (32-38)	Expenses of management (16, 19-31, 39-46)	All other disburse- ments (47-48)	Total dis- bursements (49)
\$39,267 00	\$59,020 69	\$3,070 44	\$78,795 97		\$140,887 10
28,647 75	44,799 68	2,495 08	43,859 72		91,154 48
30,757 73	50,618 36	1,892 23	49,867 33		102,377 92
14,300 00	39,663 00	1,687 49	36,821 91		78,172 40
23,497 00	50,172 21	3,035 24	36,480 53		89,687 98
121,108 90	138,522 23	5,630 47	194,909 46	\$1,762 13	340,824 29
104,483 54	117,316 70	4,032 03	137,331 90	2,149 40	260,830 03
35,413 04	47,020 04	3,986 04	141,732 99	2,148 72	194,887 79
42,042 00	50,621 32	4,065 79	111,093 80	1,448 90	167,229 81
23,885 25	31,511 75	7,522 05	93,509 28	2,086 67	134,629 75
1,100 00	3,340 26		1,334 96		4,736 74
5,000 00	8,701 39		1,140 48	61 52	9,841 87
	3,015 07		1,392 65		4,407 72
1,000 00	2,100 87		998 35		3,099 22
2,000 00	3,640 25		1,071 83		4,712 08

ASSETS, LIABILITIES AND SURPLUS					*Net rate of interest	**Mortality experience
Reserves (7-8)	Funds apportioned or set aside (35-41)	All other liabilities except surplus (9-34, 42-47)	Total admitted assets (equals total liabilities) (47)	Unassigned funds (surplus) (48)		
\$563,142 74	\$25,350 00	\$14,381 60	\$611,851 85	\$8,977 51	5.21	35.5
490,823 29	24,000 00	30,450 86	550,723 05	5,448 90	5.89	92.3
439,080 67	27,500 00	9,293 22	486,039 01	10,165 12	5.37	52.7
400,044 77	25,207 99	10,923 46	446,073 12	9,896 90	5.36	40.5
370,567 84	18,000 00	6,870 34	403,498 26	8,060 08	4.93	56.2
1,011,386 42	1,978 07	441,719 40	1,569,258 03	114,174 14	4.92	77.7
803,735 89	1,754 43	450,981 14	1,368,077 63	111,606 17	4.93	126.0
656,352 07	944 60	421,572 81	1,250,374 96	171,505 48	4.81	39.0
515,663 86	266 00	424,059 87	1,113,732 51	173,742 78	5.02	66.9
407,272 91		412,852 29	981,078 56	160,953 36	5.27	38.6
59,074 35	3,000 00	786 21	71,296 01	8,435 45	4.98	25.0
47,419 69		1,293 04	55,866 00	7,153 27	5.37	136.4
37,681 63	2,786 37	1,416 62	47,448 03	5,563 41	5.56	
26,964 96	1,393 46	1,068 14	32,849 80	3,423 24	5.41	31.3
17,301 26	620 31	808 20	20,458 45	1,728 68	5.18	79.2

mortality on net amount at risk.

COMPARATIVE STATISTICS FOR FIVE-YEAR PERIOD ENDING

NAME OF COMPANY	Year ending Dec. 31	INCOME		
		Premiums received (20-B)	Interest and other receipts (21-43)	Total income (44)
Also name and address of Secretary and dates incorporated, commenced business and admitted in Wisconsin.				
COMPANIES OF OTHER STATES				
Aetna Life	(1)1919	\$11,284,246 45	\$4,902,689 90	\$16,186,936 35
C. E. Gilbert, Secy., 650 Main St., Hartford, Conn. Incorporated 1850; commenced business 1850; admitted 1858. Operates under section 1947o(9). (1)Participating business.	(2)1919	12,287,159 24	2,305,568 11	14,592,727 35
	(1)1918	10,356,546 85	4,821,433 05	15,177,979 90
	(2)1918	8,752,960 24	2,060,841 02	10,813,801 26
	(1)1917	9,958,391 08	4,534,240 84	14,492,631 92
(2)Non-participating business.	(2)1917	7,419,195 06	1,665,536 03	9,084,731 09
	(1)1916	9,203,049 49	4,632,692 24	13,835,741 73
	(2)1916	5,662,599 19	2,622,236 93	8,284,836 12
	(1)1915	8,865,065 18	4,491,323 34	13,356,388 52
	(2)1915	4,420,809 43	3,633,177 12	8,053,986 55
Bankers Life	1919	11,025,065 24	2,534,548 36	13,559,613 60
Geo. W. Fowler, Secy., Sixth and Locust Sts., Des Moines, Ia. Incorporated 1879; commenced business 1879; admitted 1895.	1918	9,492,294 13	2,536,219 48	12,028,513 61
	1917	8,949,443 03	1,616,504 01	10,565,947 04
	1916	8,026,019 58	1,539,658 87	9,565,678 45
	1915	7,275,083 75	1,368,944 57	8,644,028 32
Central Life Assurance Society of the U.S.Mut. T. C. Denny, Secy., 7th and Grand Ave., Des Moines, Ia. Incorporated 1896; commenced business 1896; admitted 1902. (1)Participating business. (2)Non-participating business.	(a)1919	2,753,539 51	820,595 19	3,574,134 70
	(1)1918	535,669 37	133,263 52	668,932 89
	(2)1918	1,500,898 72	261,712 03	1,762,610 75
	(1)1917	182,160 45	115,703 47	297,863 92
	(2)1917	1,382,378 93	202,774 32	1,585,153 25
	1916	1,407,312 64	356,812 01	1,764,124 65
	1915	1,250,535 87	247,725 88	1,498,261 75
Equitable Life Assurance Society of the U. S. W. Alexander, Secy., 120 Broadway, New York City. Incorporated 1859; commenced business 1859; readmitted 1915.	1919	81,495,879 20	33,210,780 90	114,706,660 10
	1918	67,473,860 92	52,338,674 50	119,812,535 42
	1917	64,004,005 69	29,277,211 64	93,281,217 33
	1916	59,438,277 21	26,994,573 42	86,432,850 63
	1915	56,015,861 63	27,274,948 40	83,290,810 03

NAME OF COMPANY	Year ending Dec. 31	POLICIES ISSUED, REVIVED AND INCREASED DURING YEAR		POLICIES IN FORCE END OF YEAR	
		No.	Amount ^a	No.	Amount
Also capital stock and reserve basis (method is presumed to be level premium unless otherwise stated).					
COMPANIES OF OTHER STATES					
Aetna Life \$5,000,000. Am. 3½%—Non-participating policies and participating policies issued prior to 1901. Am. 3%—Participating policies issued in 1901 and subsequently. McClinck's 3½%—Annuities issued prior to 1910. McClinck's 3% and Am. 3%—Annuities issued in 1910 and subsequently. (1)Participating business. (2)Non-participating business.	(1)1919 (2)1919 (1)1918 (2)1918 (1)1917 (2)1917 (1)1916 (2)1916 (1)1915 (2)1915	11,165 28,089 9,300 23,463 11,475 23,203 9,152 25,504 8,703 23,746	\$36,138,503 22 130,393,246 00 25,199,258 34 218,251,456 34 29,273,206 00 156,334,382 00 20,133,540 78 86,788,925 00 18,190,961 97 54,303,487 00	136,246 105,363 133,334 219,814 132,983 81,831 129,403 73,568 128,637 64,994	\$274,130,321 86 379,265,962 00 254,583,045 54 673,171,467 54 247,187,637 00 325,728,645 00 232,704,039 81 234,841,617 00 228,742,498 22 179,216,601 00
Bankers Life Mutual. Am. 3½%—Level premium for issues since Nov. 1, 1911. Old assessment certificates valued on yearly renewable term basis.	1919 1918 1917 1916 1915	25,047 16,043 23,315 20,724 14,065	74,319,553 00 40,192,869 00 52,292,402 00 45,743,850 00 32,050,937 00	221,773 208,086 206,509 197,437 189,962	(c)494,607,390 00 (7)446,933,871 00 (4)37,582,188 00 (4)15,757,749 00 (3)98,296,857 00
Central Life Assurance Society of the U. S. Mutual \$100,000. Actuaries' 4%—Full preliminary term on issues prior to Jan. 1, 1908. Am. 3½%—Modified preliminary term on issues since Jan. 1, 1908. (1)Participating business. (2)Non-participating business.	(a)1919 (1)1918 (2)1918 (1)1917 (2)1917 1916 1915	12,691 4,851 4,429 4,576 6,724 7,941 7,668	28,219,031 00 15,238,885 00 8,122,283 00 6,699,174 00 11,481,816 00 13,739,302 50 12,318,293 00	46,683 8,465 29,665 3,934 29,238 30,289 26,907	84,777,274 00 14,727,931 00 49,139,784 00 5,634,010 00 47,594,606 00 48,026,506 00 41,715,829 50
Equitable Life Assurance Society of the U. S. \$100,000. Actuaries' 4%—Issues to 1900. Am. 3½%—Issues to 1914. See annual statement for special class policies and annuities.	1919 1918 1917 1916 1915	117,426 75,826 72,551 144,920 93,904	381,613,693 00 350,460,925 00 301,428,773 00 217,527,541 00 164,536,569 00	759,899 695,483 665,414 709,972 653,207	1,944,947,256 00 1,924,538,578 00 1,754,868,908 00 1,607,089,581 00 1,529,886,053 00

*Ratio per cent of net income from investments to mean ledger assets. **Ratio per cent of actual to expected mortality assessment business. (a)Includes \$282,746,000.00 of old assessment business. (c)Includes \$236,910,000.00 of old assessment business.

DEC. 31, 1919—LIFE INSURANCE COMPANIES—Continued.

DISBURSEMENTS					
Death claims	Total policy benefits paid	Taxes and fees	Expenses of management	All other disbursements	Total disbursements
(1)	(15, 17, 18)	(32-38)	(16, 19-31, 39-46)	(47, 48)	(49)
\$4,305,444 65	\$11,561,424 28	\$386,884 48	\$2,311,031 23	\$3,181 75	\$14,262,521 74
4,150,932 59	4,887,551 39	458,731 76	3,583,840 93	5,142 54	8,935,266 62
4,682,393 97	11,258,891 60	363,471 91	1,978,988 83	41,797 46	13,643,149 80
3,908,456 70	4,639,316 73	394,605 21	2,435,506 81	1,400 00	7,470,828 75
3,700,492 79	10,162,578 28	361,692 16	1,987,170 44	8,624 13	12,520,065 01
2,538,764 08	3,205,583 92	391,035 78	2,127,793 82	18,307 99	5,742,721 51
3,654,789 25	10,221,088 50	337,865 53	1,726,518 69	812,956 91	13,098,429 63
2,046,355 58	2,584,050 42	223,377 42	1,755,981 10	109,653 56	4,673,062 50
3,251,691 53	10,888,153 39	353,609 15	1,579,160 97	153,394 53	12,954,318 04
1,577,229 50	2,162,799 33	158,183 31	1,367,588 71	502,887 59	4,191,458 94
6,003,679 68	6,492,121 63	226,798 27	4,032,050 91		10,750,970 81
5,732,103 32	6,693,071 53	188,120 68	2,039,993 70	3,513 00	8,924,698 91
4,665,854 11	5,435,041 37	157,786 40	2,097,540 74		7,690,368 51
4,629,780 21	5,250,160 05	122,719 89	1,718,550 36	455 00	7,091,885 30
4,328,790 95	4,633,430 42	111,488 80	1,277,858 55	573 88	6,023,351 65
699,035 24	945,916 86	78,568 76	1,405,579 62		2,430,065 24
62,496 48	153,776 67	15,204 60	365,297 70		534,278 97
405,575 73	507,913 80	52,334 96	429,322 48		989,571 24
23,527 00	88,525 05	3,751 88	49,742 79	1,986 00	144,005 72
154,852 00	346,796 88	36,035 50	479,700 10	4,614 00	887,146 48
154,396 30	349,759 16	34,187 68	616,213 03		1,000,159 87
153,427 14	303,640 32	33,292 66	533,485 76		870,418 74
28,652,902 37	76,232,644 46	1,905,465 49	38,699,686 12	2,981,633 28	119,819,429 35
27,799,026 33	66,759,477 96	1,741,397 44	14,838,227 36	2,157,277 03	85,496,379 79
22,571,168 04	64,531,380 98	1,266,167 21	11,302,072 56	1,771,928 46	78,871,549 21
23,067,760 20	59,426,150 04	1,159,722 14	10,387,190 76	1,215,028 10	72,188,091 04
22,112,219 90	58,882,923 57	1,181,451 10	9,736,514 47	1,721,333 50	71,522,222 64

ASSETS, LIABILITIES AND SURPLUS					*Net rate of interest	**Mortality experience
Reserves	Funds apportioned or set aside	All other liabilities except surplus	Total admitted assets (equals total liabilities)	Unassigned funds (surplus)		
(7-8)	(35-41)	(9-34, 42-47)	(47)	(48)		
\$82,106,368 00	\$3,042,063 86	\$3,412,194 85	\$93,906,352 59	\$5,345,725 88	4.85	75.8
33,418,291 00	25,441 00	4,708,468 21	42,931,755 95	4,779,555 74	4.70	60.8
80,561,616 00	2,970,621 65	3,350,410 63	92,096,242 85	5,213,594 57	4.87	105.6
26,902,237 00	23,696 00	4,613,960 44	36,436,176 93	4,896,283 49	5.21	95.3
79,197,448 00	2,965,023 69	2,801,164 04	90,716,990 07	5,753,354 34	4.89	72.1
22,917,103 00	19,708 00	3,956,474 59	33,010,208 68	6,116,923 09	4.59	67.0
77,476,626 00	2,922,080 86	2,741,051 86	88,669,367 37	5,529,608 65	4.94	83.6
18,712,081 00	15 497 00	3,746,343 49	29,311,536 03	6,837,614 54	5.13	76.4
76,433,210 00	2,997,330 67	2,461,207 02	87,166,699 05	5,274,951 36	4.96	73.9
15,990,120 00	10,096 00	3,400,523 52	25,787,658 75	6,386,919 23	5.02	69.4
21,040,156 67	16,700,943 21	1,072,956 36	39,448,857 13	634,800 89	4.89	66.4
16,796,249 31	17,325,399 77	2,090,356 10	36,594,320 95	382,315 77	5.11	78.2
13,427,288 20	18,311,316 41	833,033 77	33,289,954 05	718,315 67	5.17	66.4
10,432,405 46	18,679,109 24	524,065 39	30,345,086 70	709,506 61	5.31	68.2
7,947,672 55	18,596,326 62	556,413 48	27,934,421 21	834,008 56	5.60	65.3
6,961,016 68	342,583 64	265,804 38	7,982,899 08	413,494 38	5.11	62.5
1,664,280 67	423,222 59	121,973 56	2,255,510 43	46,033 61	5.74	93.5
4,035,462 73	14,139 68	528,628 30	4,565,539 13	—12,691 58	5.07	133.4
1,480,787 64	460,530 98	41,846 89	2,124,819 29	141,653 78	5.23	30.8
3,271,172 53		301,498 24	3,720,782 56	148,111 79	5.36	35.3
3,962,498 52	200,146 18	324,195 25	4,922,477 71	435,637 76	5.43	36.0
3,328,499 85	145,545 30	205,403 92	4,053,284 34	374,835 27	5.36	38.0
488,342,119 00	73,278,390 72	20,680,001 41	599,423,919 39	17,123,408 26	4.34	71.2
479,021,593 00	76,927,837 40	42,937,676 85	611,813,919 83	12,926,812 58	4.34	101.8
467,849,882 00	81,025,624 66	16,316,578 67	576,837,343 63	11,645,258 30	4.48	70.9
456,662,314 00	80,786,098 20	13,418,975 99	562,381,598 97	11,514,210 78	4.47	75.9
445,753,260 00	77,545,863 58	13,091,023 46	546,961,912 46	10,571,765 42	4.41	76.6

on net amount at risk. (*)Includes \$255,072,000.00 of old assessment business. (†)Includes \$276,180,000.00 of old ment business. (‡)Includes \$245,194,000.00 of old assessment business. (a)Participating only.

COMPARATIVE STATISTICS FOR FIVE-YEAR PERIOD ENDING

NAME OF COMPANY Also name and address of Secretary and dates incorporated, commenced business and ad- mitted in Wisconsin.	Year ending Dec. 31	INCOME		
		Premiums received	Interest and other receipts	Total income
		(20-B)	(21-43)	(44)
COMPANIES OF OTHER STATES—Cont.				
Franklin Life	1919	\$2,593,024 02	\$541,510 70	\$3,134,534 72
Henry Abels, Secy., Sixth St. & Lawrence Ave., Springfield, Ill. Incorporated 1884; com- menced business 1884; admitted 1919.	1918	2,047,156 74	464,034 07	2,511,190 81
	1917	1,845,614 03	414,016 74	2,259,630 77
	1916	1,668,087 84	383,840 35	2,051,928 19
	1915	1,521,526 83	348,599 07	1,870,125 90
Maryland Assurance Corporation	1919	79,106 34	(3)2,202,757 43	(3)2,281,863 77
H. C. Michael, Asst. Secy., 5 So. Gay St., Balti- more, Md. Incorporated 1917; commenced business 1918; admitted 1918.	1918	18,351 46	(3)2,172,353 80	(3)2,190,705 26
	1917		945,000 00	945,000 00
Massachusetts Mutual Life	1919	18,821,193 94	7,009,400 80	25,830,594 74
Wheeler H. Hall, Secy., 500 Main St., Spring- field, Mass. Incorporated 1851; commenced business 1851; readmitted 1916.	1918	16,078,456 01	10,381,945 57	26,460,401 58
	1917	14,619,930 66	5,615,332 17	20,235,262 83
	1916	13,245,807 61	5,056,107 50	18,301,915 11
	1915	12,185,958 76	4,606,171 60	16,792,130 36
Metropolitan Life	(1)1919	89,507,694 01	34,110,673 89	123,618,367 90
James S. Roberts, Secy., 1 Madison Ave., New York City. Incorporated 1866; commenced business 1867; admitted 1884. (1)Ordinary business. (2)Industrial business.	(2)1919	94,054,403 30	37,056,171 69	131,110,574 99
	(1)1918	69,800,277 61	21,999,183 31	91,799,460 92
	(2)1918	84,764,069 69	23,655,232 87	108,419,302 56
	(1)1917	60,431,644 65	37,894,682 63	98,326,327 28
	(2)1917	78,024,004 10	17,341,584 22	95,365,588 32
	(1)1916	52,900,201 07	12,833,678 22	65,733,879 29
	(2)1916	72,361,116 65	14,948,323 99	87,309,440 64
	(1)1915	45,681,376 86	(4)24,865,516 64	(4)70,546,893 50
	(2)1915	67,015,571 17	232,125 96	67,247,697 13

NAME OF COMPANY	Year ending Dec. 31	POLICIES ISSUED, REVIVED AND INCREASED DURING YEAR		POLICIES IN FORCE END OF YEAR	
		No.	Amount	No.	Amount
Also capital stock and reserve basis (method is presumed to be level premium unless otherwise stated).					
COS. OF OTHER STATES—Cont.					
Franklin Life	1919	10,426	29,515,739 00	42,373	\$92,109,284 00
\$100,000 Actuaries 4%—Issues prior	1918	6,172	16,346,723 00	35,177	70,586,248 00
to July 1, 1907.—Am. Ex. 3½% (Ill.	1917	6,297	13,791,825 00	32,652	62,336,698 00
Standard)—Issues since July 1, 1907,	1916	4,860	11,377,775 00	29,464	55,158,919 00
—Actuaries 4% & Am. 3%—annuities.	1915	4,781	10,288,476 00	27,775	50,281,615 00
Maryland Assurance Corporation	1919	964	2,708,010 00	1,120	3,238,510 00
\$500,000. Am. 3½% Select and Ulti-	1918	207	1,073,943 00	205	1,069,943 00
mate.	1917				
Massachusetts Mutual Life	1919	36,158	132,731,906 00	233,741	601,068,160 00
Mutual. Actuaries' 4%—Issues prior	1918	18,843	64,588,303 00	205,368	490,793,291 00
to Jan. 1, 1901. Am. 3½%—Issues	1917	210,754	63,212,576 00	195,679	450,212,181 00
Jan. 1, 1901, to Sept. 30, 1907. Am.	1916	23,155	58,421,657 00	180,358	410,166,920 00
3%—Issues since Oct. 1, 1907. See	1915	19,410	46,421,611 00	165,462	374,415,941 00
annual statement for annuities.					
Metropolitan Life	(1)1919	656,279	788,100,826 00	2,497,474	2,629,095,771 00
Mutual. Actuaries' 4%—Issues to	(2)1919	3,228,098	508,590,405 00	19,272,603	2,578,293,687 00
Jan. 1, 1901. Am. 3½%—Issues since	(1)1918	381,405	463,008,744 00	2,018,416	2,084,007,638 00
Jan. 1, 1901. See annual statement	(2)1918	2,858,599	419,331,865 00	17,765,845	2,345,504,178 00
for industrial and special class pol-	(1)1917	387,261	436,803,832 00	1,782,223	1,773,207,811 00
icies and annuities. (1) Ordinary	(2)1917	2,495,946	354,256,170 00	16,480,710	2,162,974,087 00
business. (2)Industrial business.	(1)1916	262,580	279,016,103 00	1,527,836	1,450,061,328 00
	(2)1916	2,253,482	317,840,425 00	15,424,933	2,032,370,668 00
	(1)1915	270,461	256,906,268 00	1,387,991	1,280,945,306 00
	(2)1915	2,509,602	335,894,592 00	14,444,894	1,915,546,038 00

*Ratio per cent of net income from investments to mean ledger assets. **Ratio per cent of actual to expected mortality on net amount at risk. (3)Includes casualty business. (4)Includes \$24,710,345.87, general income. (5)Includes \$326,132.89 general disbursements. (6)Includes \$622,305.76, general disbursements. (7)Includes \$12,396,326.00, general disbursements.

DEC. 31, 1919—LIFE INSURANCE COMPANIES—Continued.

DISBURSEMENTS

Death claims (1)	Total policy benefits paid (15, 17, 18)	Taxes and fees (32-38)	Expenses of management (16, 19-31, 39-46)	All other dis- bursements (47, 48)	Total dis- bursements (49)
\$743,342 29	\$1,045,214 33	\$65,620 34	\$953,457 49	\$1,265 37	\$2,065,557 53
689,446 41	936,794 64	55,886 22	639,237 89	82 00	1,632,000 75
492,880 72	831,326 64	42,495 40	599,915 10	10,082 00	1,483,819 14
464,659 22	862,634 76	40,464 94	536,268 04	10,567 00	1,449,934 74
426,538 97	813,345 13	42,696 94	439,834 51	20,626 00	1,316,502 58
10,255 00	10,510 47	7,532 44	(9)1,910,250 25	29 33	(9)1,928,322 49
1,000 00	1,000 00	8,306 51	(9)1,565,583 25	4 12	(9)1,574,893 88
			155,338 85		155,338 85
5,545,621 36	11,703,145 94	435,966 57	8,213,484 21	77,209 55	20,429,806 27
5,867,336 52	11,577,923 16	373,148 58	2,979,321 95	57,266 54	14,987,660 23
4 186,805 45	9,626,155 40	289,841 92	2,870,961 94	40,439 73	12,827,398 99
4,245,486 15	9,243,463 37	247,197 60	2,582,031 28	52,648 80	12,125,341 05
3,921,937 89	9,093,384 71	267,946 73	2,205,242 76	70,830 20	11,637,404 40
21,583,777 22	38,272,969 86	1,989,769 22	36,616,062 27	288,590 51	77,167,391 86
26,910,764 19	35,778,501 88	1,781,066 00	54,096,984 07	353,595 04	92,010,146 99
21,788,466 27	37,166,399 14	1,516,165 98	15,681,730 52	79,372 47	54,443,668 11
36,361,016 20	45,541,218 89	1,687,297 61	30,103,851 66	100,648 90	77,433,017 06
12,254,125 76	25,808,419 56	991,567 33	11,753,530 79	24,131 38	38,577,649 06
25,516,238 11	33,322,181 40	1,332,623 30	26,320,659 30	32,219 92	61,007,683 92
10,497,411 59	21,895,155 93	860,716 72	9,707,008 68	683,940 17	33,146,821 59
23,670,097 22	30,531,918 74	1,267,061 78	23,416,642 55	572,356 83	55,787,979 90
9,027,943 71	19,262,658 10	(9)959,837 03	(9)9,847,269 00	(10)12,396,326 00	(10)42,466,090 13
21,888,425 77	28,884,566 18	952,488 16	24,798,545 47		54,635,599 81

ASSETS, LIABILITIES AND SURPLUS

Reserves (7-8)	Funds apportioned or set aside (35-41)	All other liabilities except surplus (9-34, 42-47)	Total admitted assets (equals total liabilities) (47)	Unassigned funds (surplus) (48)	*Net rate of interest	**Mortality experien- ce
\$9,142,826 00	\$1,203,929 37	\$342,104 45	\$10,688,859 82		4.85	64.2
8,028,131 00	1,183,854 98	362,546 74	9,574,532 72		4.91	86.7
7,142,499 00	1,217,826 48	310,995 43	8,671,320 91		4.78	66.8
6,420,661 00	1,165,093 15	266,888 91	7,852,643 06		4.81	64.1
5,869,038 00	1,102,251 46	257,818 61	7,229,108 07		4.62	64.9
53,305 61		(9)1,686,437 88	(9)1,873,570 10	\$133,826 61	3.83	47.5
8,555 89		(9)1,367,746 22	(9)1,393,393 22	17,091 11	4.89	33.2
		501,000 00	799,245 56	298,246 56		
104,770,896 00	1,752,278 27	6,811,857 95	118,666,373 01	5,331,340 79	4.75	57.0
95,221,686 00	1,663,280 89	10,458,830 63	112,661,852 34	5,318,054 82	4.79	91.2
87,944,771 00	1,430,865 41	4,688,058 36	100,768,579 83	6,704,885 05	4.89	56.7
81,476,156 00	1,188,590 96	4,032,548 66	93,240,376 67	6,543,081 05	4.89	64.8
75,674,007 00	1,137,536 67	3,651,775 60	86,896,603 39	6,433,284 12	4.81	68.8
413,846,039 30	1,881,982 77	6,667,123 57	436,572,861 87	14,177,716 23	4.75	72.6
398,782,317 00	6,458,885 36	8,100,139 38	428,243,962 68	14,907,620 64	5.01	90.0
361,463,946 00	1,608,554 90	9,848,731 22	386,295,705 21	13,374,473 09	4.88	105.5
359,717,740 00	3,585,000 00	12,181,812 12	389,158,993 07	13,674,440 05	4.85	143.6
319,670,254 52	8,977,565 26	4,211,072 65	345,856,169 53	12,997,277 10	4.84	64.2
325,755,037 00	6,936,325 44	6,947,801 94	358,169,345 78	18,530,181 40	4.83	102.7
264,427,231 00	5,523,709 13	2,936,639 52	284,953,157 41	12,065,577 76	4.75	65.2
294,103,299 00	6,560,000 00	6,079,244 30	323,144,476 76	16,101,933 46	4.91	105.7
231,579,191 00	5,301,952 12	3,080,436 42	251,407,524 78	11,445,045 24	4.72	63.5
264,909,824 00	5,837,801 09	4,607,209 12	289,875,801 57	14,520,967 36	4.72	102.4

(9)Includes \$13,018,631.76, general disbursements.

COMPARATIVE STATISTICS FOR FIVE-YEAR PERIOD ENDING

NAME OF COMPANY	Year ending Dec. 31	INCOME		
Also name and address of Secretary and dates incorporated, commenced business and admitted in Wisconsin.		Premiums received (20-B)	Interest and other receipts (21-43)	Total income (44)
COMPANIES OF OTHER STATES—Cont.				
Mutual Life	1919	\$77,917,267 04	\$34,836,189 55	\$112,753,456 59
Geo. C. Keefer, Secy., 34 Nassau St., New York City. Incorporated 1842; commenced business 1843; readmitted 1915.	1918	67,146,992 18	56,750,702 52	123,897,694 70
	1917	64,751,710 72	31,709,358 98	96,461,069 70
	1916	61,906,084 83	30,533,390 31	92,439,475 14
	1915	59,255,292 97	28,996,414 69	88,251,707 66
Mutual Trust Life	(1)1919	1,660,539 60	237,490 95	1,898,030 55
C. H. Boman, Secy., 30 No. La Salle St., Chicago, Ill. Incorporated 1904; commenced business 1905; admitted 1917. (1) Participating. (2) Non-participating.	(2)1919	103,674 32	13,110 07	116,784 39
	(1)1918	1,210,084 52	213,906 88	1,423,991 40
	(2)1918	98,101 89	25,252 99	123,354 88
	(1)1917	1,026,551 82	162,829 61	1,189,381 43
	(2)1917	76,466 14	9,552 61	86,018 75
New England Mutual Life	1919	15,399,273 71	4,677,362 75	20,076,636 46
J. A. Barbey, Secy., 87 Milk St., Boston, Mass. Incorporated 1835; commenced business 1843; admitted 1864.	1918	13,387,305 34	3,787,683 19	17,886,988 53
	1917	12,340,506 56	3,855,674 46	16,196,181 02
	1916	11,067,837 14	3,708,308 97	14,776,146 11
	1915	10,192,309 35	3,318,085 38	13,510,394 73
New York Life	1919	124,729,475 44	52,526,846 68	177,256,322 12
Seymour M. Ballard, Secy., 346 Broadway, New York City. Incorporated 1841; commenced business 1845; admitted 1851.	1918	110,154,139 16	68,732,240 24	178,886,379 40
	1917	103,444,086 59	43,124,176 87	146,568,263 46
	1916	96,159,820 60	42,848,512 56	139,008,333 16
	1915	91,332,562 73	40,192,452 02	131,525,014 75
North American Life	1919	1,375,568 07	321,208 14	1,696,776 21
Wm. P. Kent, Secy., 36 So. State St., Chicago, Ill. Incorporated in New Jersey 1907; Ill. 1912; commenced business 1907; admitted 1907.	1918	1,085,114 83	238,349 66	1,323,464 49
	1917	1,012,597 80	198,753 33	1,211,351 13
	1916	904,764 28	192,663 30	1,097,427 58
	1915	829,569 55	171,893 11	1,001,462 66

NAME OF COMPANY	Year ending Dec. 31	POLICIES ISSUED, REVIVED AND INCREASED DURING YEAR		POLICIES IN FORCE END OF YEAR	
		No.	Amount	No.	Amount
Also capital stock and reserve basis (method is presumed to be level pre- mium unless otherwise stated).					
COS. OF OTHER STATES—Cont.					
Mutual Life	1919	118,090	\$354,422,133 00	864,539	\$2,089,171,357 00
Mutual Am. 3½%—Issues prior to	1918	66,655	208,920,389 00	802,366	1,861,881,953 00
Jan. 1, 1907. Am. 3%—Issues since	1917	75,502	209,054,920 00	783,899	1,773,411,526 00
Dec. 31, 1906. See annual statement	1916	71,939	184,218,013 00	756,623	1,687,797,276 00
for annuities.	1915	63,018	160,882,145 00	734,560	1,636,538,117 00
Mutual Trust Life	(1)1919	7,895	16,668,013 00	29,903	47,011,523 00
Mutual Am. 3½%—Level premium	(2)1919	207	898,907 00	2,214	4,218,487 00
for issues since Sept. 1, 1916. Am.	(1)1918	4,540	8,393,484 00	23,826	33,436,745 00
3½%—modified preliminary term on	(2)1918	537	1,328,806 00	2,178	3,702,796 00
new business issued to Sept. 1, 1916.	(1)1917	4,605	7,212,249 00	21,255	28,168,226 00
Old assessment certificates valued on	(2)1917	478	996,650 00	1,805	2,745,480 00
yearly renewable term basis. (1)Parti-					
cipating. (2)Non-participating.					
New England Mutual Life	1919	24,775	88,944,133 00	178,703	475,178,754 00
Mutual. Actuaries' 4%—Issues prior	1918	13,971	47,352,794 00	160,089	403,609,868 00
to 1901. Am. 3½%—Issues Jan. 1,	1917	20,489	54,783,039 00	153,538	375,494,658 00
1901, to Dec. 15, 1907. Am. 3%—	1916	16,619	44,176,773 00	139,200	337,404,704 00
Issues since Dec. 15, 1907. See an-	1915	14,365	36,055,913 00	128,438	309,699,971 00
nuual statement for joint life policies					
and annuities.					
New York Life	1919	212,048	548,485,078 00	1,456,194	3,127,920,086 00
Mutual. Am. 3%—All except special	1918	147,741	356,993,266 00	1,360,433	2,838,829,802 00
class policies. See annual statement	1917	150,971	332,064,081 00	1,301,969	2,673,334,336 00
for special class policies and annui-	1916	129,307	278,102,685 00	1,228,601	2,511,607,274 00
ties.	1915	107,700	228,894,191 00	1,175,321	2,403,800,878 00
North American Life	1919	5,507	14,430,464 00	21,984	47,694,005 00
\$700,000. Am. 3½%—Level premium	1918	3,104	8,214,148 00	18,373	38,222,686 00
and modified preliminary term. Mc-	1917	4,315	8,934,623 00	18,107	35,861,863 00
Clintock's 3½%—annuities.	1916	4,048	7,764,428 00	16,293	31,748,132 00
	1915	3,905	7,076,634 00	14,704	28,803,613 00

*Ratio per cent of net income from investments to mean ledger assets. **Ratio per cent of actual to expected mortality or set aside.

DEC. 31, 1919—LIFE INSURANCE COMPANIES—Continued.

DISBURSEMENTS

Death claims (1)	Total policy benefits paid (15, 17, 18)	Taxes and fees (32-38)	Expenses of management (16, 19-31, 39-46)	All other disbursements (47, 48)	Total disbursements (49)
\$29,436,869 06	\$82,058,095 74	\$1,747,937 02	\$41,291,956 32	\$2,290,877 10	\$127,388,866 18
27,898,702 36	70,308,671 89	2,554,176 01	12,213,349 00	239,661 09	85,315,857 99
25,398,739 10	70,611,439 29	1,469,242 14	11,510,869 81	836,223 50	84,427,774 74
25,741,436 10	69,170,378 45	1,317,437 75	10,428,281 85	1,931,905 16	82,848,003 21
24,550,093 78	68,589,010 21	1,197,588 04	9,765,351 78	1,823,544 88	81,375,494 91
316,095 65	473,308 78	39,108 90	542,375 66	2,594 32	1,057,387 66
28,406 66	29,117 72	1,230 99	33,238 15		63,586 86
410,001 74	571,547 95	22,819 17	370,779 45	1,065 37	966,211 94
45,832 21	50,585 94	1,830 65	20,067 47		72,484 06
226,183 84	345,819 07	14,691 17	282,492 52		643,002 76
9,950 68	11,501 61	1,351 42	15,877 74		28,730 77
4,582,091 13	9,434,601 62	382,552 54	3,209,268 98	152,534 91	13,178,958 05
5,408,204 33	10,005,701 03	322,698 70	2,353,025 43	7,754 30	12,689,179 46
3,562,483 37	7,906,479 46	236,036 64	2,340,299 26	165,888 14	10,648,703 50
3,655,393 40	7,830,047 53	225,252 53	2,019,070 14	14,115 27	10,089,005 16
3,252,941 70	7,291,704 60	188,925 87	1,753,927 82	159,923 15	9,423,481 44
38,349,009 13	117,601,642 08	2,802,137 62	50,883,982 98	4,155,199 82	175,442,962 50
35,011,157 61	98,846,113 38	2,578,177 87	19,113,425 91	2,162,489 84	122,700,207 00
30,599,370 99	87,866,676 43	1,817,742 03	16,196,623 82	4,080,538 25	109,961,580 53
29,332,346 32	82,192,263 99	1,513,352 09	14,049,362 36	3,838,344 51	101,593,322 95
28,822,893 17	76,424,402 93	1,386,617 34	12,698,267 46	3,177,985 35	93,687,273 08
277,549 93	393,622 27	35,597 68	526,218 42	122 60	955,560 97
305,413 64	403,228 85	34,076 81	463,233 14	190 39	900,729 19
139,979 03	245,730 08	19,871 59	441,618 29	194 87	707,414 83
181,761 00	291,367 96	17,447 21	378,047 27	218 64	687,081 08
141,947 68	243,808 16	15,035 51	241,094 40	1,344 23	501,282 30

ASSETS, LIABILITIES AND SURPLUS

Reserves (7-8)	Funds appor- tioned or set aside (35-41)	All other liabilities ex- cept surplus (9-34, 42, 47)	Total admitted assets (equals total liabilities) (47)	Unassigned funds (surplus) (48)	*Net rate of interest	**Mortality experience
\$549,052,616 00	\$92,505,322 07	\$20,832,336 83	\$662,390,274 90	(3)	4.27	63.0
536,378,088 00	89,564,591 31	47,771,614 52	673,714,293 83	(3)	4.37	95.7
521,173,426 00	94,769,055 95	18,057,087 42	633,999,569 37	(3)	5.46	71.7
510,562,769 00	98,108,117 66	15,859,157 51	624,530,044 17	(3)	4.57	75.7
503,252,993 00	99,139,290 57	14,135,970 43	616,528,254 00	(3)	4.53	73.5
3,729,381 00	88,896 92	169,303 74	4,323,625 12	\$336,043 46	5.29	48.2
260,832 00		6,790 29	312,378 00	44,755 71	4.34	49.7
2,793,483 00	82,459 66	197,424 05	3,453,604 82	380,238 11	5.53	114.5
206,982 00		21,465 53	255,716 55	27,269 02	4.71	111.7
2,186,610 00	140,453 63	103,990 52	2,948,285 40	517,231 25	5.50	62.3
158,449 00		5,227 71	208,327 04	44,530 33	4.56	27.1
86,893,463 43	3,213,808 15	2,366,097 17	96,722,983 88	4,249,615 13	4.51	53.1
79,887,534 86	3,066,971 70	2,604,718 74	89,166,637 66	3,607,412 36	4.37	100.2
74,422,059 19	2,878,022 20	1,829,199 02	84,549,287 15	5,420,006 74	4.42	57.8
69,371,270 03	2,805,519 30	1,552,258 98	79,095,500 69	5,366,452 38	4.45	63.0
65,099,900 98	2,596,526 95	1,458,363 07	74,274,980 68	5,120,189 68	4.41	61.9
757,098,302 00	164,921,707 47	39,002,110 58	961,022,120 05	(3)	4.23	78.3
756,695,852 00	173,040,870 56	65,350,562 30	995,087,284 86	(3)	4.30	94.6
729,048,279 00	174,797,046 00	31,084,056 52	934,929,381 52	(3)	4.45	70.8
700,597,761 00	139,192,415 23	27,198,665 34	866,988,841 57	(3)	4.44	70.9
675,921,368 00	123,934,466 28	23,062,015 57	822,917,849 85	(3)	4.36	73.4
4,076,976 00		878,363 38	5,128,155 39	172,816 01	5.27	55.6
3,447,980 00	1,464 27	880,054 41	4,363,732 32	34,233 64	5.43	101.0
2,928,389 00	356 25	806,478 59	3,932,079 91	196,856 07	5.08	40.7
2,457,630 00		800,997 63	3,415,654 65	157,027 02	4.89	59.0
2,056,309 00		790,804 79	2,991,469 96	144,356 17	4.72	61.1

ality on net amount at risk. (3) Funds held for asset fluctuation and general contingencies included in "Funds appor-

COMPARATIVE STATISTICS FOR FIVE-YEAR PERIOD ENDING

NAME OF COMPANY Also name and address of Secretary, and dates incorporated, commenced business and admitted in Wisconsin.	Year ending Dec. 31	INCOME		
		Premiums received	Interest and other receipts	Total income
		(20-B)	(21-43)	(44)
COMPANIES OF OTHER STATES—Cont.				
North American Life & Casualty Co. Henry M. Little, Secy., 917 Plymouth Bldg., Minneapolis, Minn. Incorporated and commenced business 1896; admitted 1916.	1919	\$19,194 73	\$80,736 88	\$99,931 61
	1918	13,521 18	65,884 61	(14)79,405 79
	1917	12,480 07		
Penn Mutual Life John Humphreys, Secy., 6th and Walnut Sts., Philadelphia, Pa. Incorporated 1847; commenced business 1847; readmitted 1915.	1919	32,758,372 76	16,167,854 64	48,926,227 40
	1918	29,083,897 32	22,713,212 93	51,794,110 25
	1917	27,687,561 31	9,467,615 24	37,155,176 55
	1916	25,312,035 25	8,894,847 40	34,206,882 65
	1915	23,376,650 21	8,062,047 01	31,438,697 22
Prudential Willard I. Hamilton, Secy., 755-769 Broad St., Newark, N. J. Incorporated 1873; commenced business 1876; admitted 1887. (1)Ordinary business. (2)Industrial business.	(1)1919	59,089,106 67	14,507,603 25	73,596,709 92
	(2)1919	89,972,258 54	18,208,888 24	108,181,146 78
	(1)1918	49,124,198 47	12,550,224 70	61,674,423 17
	(2)1918	75,335,458 11	53,987,242 63	129,322,700 74
	(1)1917	43,208,445 59	11,161,762 38	54,370,207 97
	(2)1917	68,127,937 84	11,257,799 95	79,385,737 79
	(1)1916	38,063,754 86	9,550,030 97	47,613,785 83
	(2)1916	61,926,436 63	10,085,931 63	72,012,368 26
	(1)1915	35,018,100 52	(8)18,784,496 14	(9)53,802,596 66
	(2)1915	58,833,264 76		58,833,264 76

NAME OF COMPANY	Year ending Dec. 31	POLICIES ISSUED, REVIVED AND INCREASED DURING YEAR		POLICIES IN FORCE END OF YEAR	
		No.	Amount	No.	Amount
Also capital stock and reserve basis (method is presumed to be level premium unless otherwise stated).					
COS. OF OTHER STATES—Cont.					
North American Life & Casualty Co. \$125,000. Am. 2½%—Full pre- liminary term.	1919	171	\$259,000 00	585	790,027 00
	1918	94	107,000 00	485	617,027 00
	1917	108	152,000 00	460	600,000 00
Penn Mutual Life Mutual. Am. 3%—All issues. Am. 3% and McClintock's 3½% —Annuities.	1919	41,027	159,711,554 00	302,049	912,713,086 00
	1918	23,861	1,478,047 00	276,598	802,225,787 00
	1917	33,669	110,032,740 00	270,012	757,732,514 00
	1916	32,614	102,216,505 00	253,793	699,026,546 00
	1915	25,037	77,956,559 00	237,603	646,383,305 00
Prudential Mutual. Actuaries' 4%—Issues prior to Jan. 1, 1901. Am. 3%— Issues Dec. 31, 1900, to Aug. 1, 1907. Am. 3½%. Issues since July 31, 1907. See annual state- ment for industrial and special class policies and annuities (1)Ordinary business. (2)Indus- trial business.	(1)1919	323,012	422,461,835 00	1,548,005	1,916,445,916 00
	(2)1919	2,330,315	439,671,321 00	17,279,907	2,483,402,526 00
	(1)1918	245,922	337,808,018 00	1,330,193	1,642,209,645 00
	(2)1918	2,386,875	410,179,792 00	16,117,084	2,249,548,689 00
	(1)1917	197,481	273,459,049 00	1,174,040	1,418,670,438 00
	(2)1917	2,417,432	403,090,019 00	14,936,592	2,039,767,297 00
	(1)1916	183,053	221,434,996 00	1,057,562	1,241,132,909 00
	(2)1916	2,391,484	370,348,951 00	13,875,638	1,851,862,255 00
	(1)1915	167,751	195,513,413 00	956,638	1,114,791,975 00
	(2)1915	2,580,678	385,577,476 00	12,871,638	1,695,288,349 00

*Ratio per cent of net income from investments to mean ledger assets. **Ratio per cent of actual to expected mor-
tioned or set aside". (3)General income. (3)Includes general income. (10)Includes industrial business. (11)In-
(12)Includes industrial business. (14)Includes figures of Casualty department.

DEC. 31, 1919—LIFE INSURANCE COMPANIES—Continued.

DISBURSEMENTS

Death claims (1)	Total policy benefits paid (15, 17, 18)	Taxes and fees (32-38)	Expenses of management (16, 19-31, 39-46)	All other disbursements (47-48)	Total disbursements (49)
\$2,500 00	\$3,309 75	\$2,343 10	\$85,992 20	\$48 03	\$91,693 08
5,000 00	5,509 54	1,943 58	73,512 88	55 25	(14)81,021 25
4,600 00	5,000 73	243 27			
10,587,690 09	24,346,396 97	655,589 06	21,510,251 25	2,084,286 17	48,596,523 45
10,420,028 60	22,569,231 19	583,402 78	7,438,683 60	427,411 92	31,018,729 49
8,030,221 75	19,718,063 60	470,247 86	5,105,979 00	327,836 31	25,622,126 77
7,776,163 08	18,165,932 21	381,574 98	4,757,976 51	518,049 38	23,823,533 08
6,942,509 21	17,825,326 94	445,297 54	4,417,395 51	119,241 64	22,807,261 63
16,381,211 52	30,189,147 39	1,272,397 20	11,783,251 72		43,244,796 31
23,937,597 07	37,540,320 53	2,018,260 60	71,995,069 01	884,803 28	112,438,453 42
17,111,899 29	26,235,718 71	1,033,435 27	8,993,553 60		36,262,707 58
33,581,142 66	45,501,568 40	1,251,274 30	26,627,487 98	2,079,215 04	75,459,545 72
9,825,970 78	20,082,611 65	901,117 78	7,859,793 08		28,843,522 51
21,276,807 27	30,858,617 86	1,647,418 59	22,946,226 26	2,450,969 57	57,903,232 38
9,042,236 46	18,418,374 27	731,408 62	6,899,997 81		26,049,780 70
18,751,428 05	29,138,249 70	1,367,414 72	20,154,896 50	668,174 66	51,328,735 58
(10)24,624,829 53	(10)43,195,552 74	(10)2,569,845 02	(11)40,100,905 34	(10)86,169,605 15	(11)86,169,605 15

ASSETS, LIABILITIES AND SURPLUS

Reserves (7-8)	Funds apportioned or set aside (35-41)	All other liabilities ex- cept surplus (9-34, 42-47)	Total admitted assets (equals total liabilities) (47)	Unassigned funds (surplus) (48)	*Net rate of interest	**Mortality experience
\$24,752 21		\$160,495 19	\$205,895 05	\$19,647 65	3.55	29.7
19,301 70	26,415 75	125,410 53	(14)198,687 15	27,559 17	4.64	105.2
13,573 15					3.24	58.8
173,644,714 00	20,936,452 05	9,139,669 33	203,720,835 38	(7).....	4.62	68.0
161,844,513 00	21,177,934 72	19,840,547 15	202,862,994 87	(7).....	4.64	105.2
151,725,296 00	23,977,721 57	7,387,482 73	183,090,500 30	(7).....	4.72	64.7
141,971,133 00	23,633,605 48	6,891,705 44	172,496,443 92	(7).....	4.71	76.8
133,041,874 00	20,742,314 17	6,716,215 55	160,500,403 72	(7).....	4.61	68.8
274,915,182 00	10,632,920 22	8,856,502 38	304,018,274 35	9,613,669 75	4.48	68.5
265,625,384 00	7,072,881 75	8,209,540 82	294,074,351 21	13,166,544 64	3.84	79.0
242,712,141 00	14,159,802 96	9,889,120 46	272,435,740 44	5,674,676 02	4.59	110.0
226,554,393 00	17,225,044 83	49,497,522 73	299,026,569 00	5,749,608 44	4.02	143.7
213,940,827 00	15,688,724 05	6,994,404 28	245,519,680 41	8,895,725 08	4.76	61.1
200,014,332 00	15,708,234 52	7,619,597 61	229,852,233 86	6,510,069 73	4.32	86.4
190,510,717 00	14,368,109 33	5,894,008 59	219,005,889 62	8,233,054 70	4.62	62.7
175,137,257 00	19,600,249 98	7,235,857 15	213,013,933 32	11,040,579 19	4.29	85.9
(12)324,213,700 00	(12)32,101,926 39	(12)11,475,306 94	(12)383,982,866 78	16,191,933 45	4.74	65.5
					4.74	83.2

tality on net amount at risk. (7)Funds held for asset fluctuations and general contingencies included in "Funds apportioned \$15,103,283.35, premium paid on capital stock of the company purchased for the policyholders of the company.

COMPARATIVE STATISTICS FOR FIVE-YEAR PERIOD ENDING

NAME OF COMPANY Also name and address of Secretary, and dates incorporated, commenced business and admitted in Wisconsin.	Year ending Dec. 31	INCOME		
		Premiums received (20-B)	Interest and other receipts (21-43)	Total income (44)
COMPANIES OF OTHER STATES—Cont.				
Security Mutual Life	1919	\$2,125,046 76	\$470,593 27	\$2,595,640 03
Charles A. La Due, Secy., corner Court and Exchange Sts., Binghamton, N. Y.	1918	1,929,791 39	454,338 39	2,384,129 78
Incorporated 1886; commenced business 1887; readmitted 1916.	1917	1,854,087 31	415,691 56	2,269,778 87
	1916	1,766,624 69	380,636 33	2,147,261 02
	1915	1,670,386 93	354,711 99	2,025,098 92
Surety Fund Life	1919	266,140 81	98,734 76	364,875 57
E. J. Miller, Secy., 629-635 Palace Bldg., Minneapolis, Minn.	1918	248,147 87	90,520 24	338,668 11
Incorporated 1898; Commenced business 1898; admitted 1916.	1917	240,203 70	62,039 02	302,242 72
	1916	217,360 01	156,552 53	373,912 54
	1915	177,700 84	42,885 60	220,586 44
Travelers	1919	27,303,655 90	6,385,419 09	33,689,074 99
James L. Howard, Secy., 700 Main St., Hartford, Conn.	1918	19,666,973 21	5,678,896 21	25,345,869 42
Incorporated 1863; com- menced business 1866; admitted 1865.	1917	16,618,937 99	6,372,986 79	22,991,924 78
	1916	13,735,721 05	4,884,114 43	18,619,835 48
	1915	10,988,285 82	4,501,431 62	15,489,717 44

NAME OF COMPANY	Year ending Dec. 31	POLICIES ISSUED, REVIVED AND INCREASED DURING YEAR		POLICIES IN FORCE END OF YEAR	
		No.	Amount	No.	Amount
COS. OF OTHER STATES—Cont.					
Security Mutual Life	1919	6,847	\$11,719,296 00	41,354	\$63,656,608 00
Mutual. Actuaries' 4%—Issues prior	1918	5,145	8,153,525 00	37,721	57,267,818 00
to Jan. 1, 1901. Am. 3½%—Issues	1917	7,621	11,181,315 00	36,232	54,616,218 00
1901. Am. 3%—Issues Jan. 1, 1902,	1916	6,399	9,743,913 00	33,864	51,786,159 00
to June 1, 1915. Am. 3%—Select and	1915	4,964	7,713,860 00	31,427	48,916,938 00
Ultimate Issues since May 31, 1915.					
McClintock's 3½%—Annuities.					
Surety Fund Life	1919	892	2,013,087 00	7,134	14,355,814 00
\$100,000. Actuaries' 4%—Stipulated	1918	562	1,284,653 00	6,851	13,602,679 00
premium policies Am. 4%—Ill. Standard	1917	437	915,394 00	6,818	13,780,430 00
on term and endowment at 60 and 65	1916	1,404	2,709,538 00	7,050	14,244,038 00
policies issued since Oct. 25, 1915. Am.	1915	727	1,526,000 00	6,445	13,110,000 00
3½%—Ill. Standard on all other issues					
since Oct. 25, 1915.					
Travelers	1919	74,339	271,475,711 00	287,096	852,440,065 00
\$5,000,000. Am. 3%—Participating poli-	1918	38,132	214,079,457 00	227,220	754,291,082 00
cies. Am. 3½%—Non-participating poli-	1917	46,948	1,868,437 19	202,756	617,239,004 00
cies. McClintock's 3½%—Annuities.	1916	33,999	116,056,033 00	170,597	476,315,842 00
	1915	24,242	79,237,156 00	147,288	394,815,205 00

*Ratio per cent of net income from investments to mean ledger assets. **Ratio per cent of actual to expected

DFC. 31, 1919—LIFE INSURANCE COMPANIES—Continued.

DISBURSEMENTS					
Death claims (1)	Total policy benefits paid (15, 17, 18)	Taxes and fees (32-38)	Expenses of management (16, 19-31, 39-46)	All other disbursements (47, 48)	Total disbursements (49)
\$782,007 06	\$1,086,079 52	\$58,412 46	\$627,531 68	\$5,246 31	\$1,777,269 97
735,898 73	1,130,913 55	55,974 64	580,727 87	2,354 76	1,769,970 82
572,122 85	984,841 51	43,612 12	590,369 26	3,772 55	1,622,595 44
650,304 65	1,104,941 83	42,391 29	574,783 47	14,206 15	1,736,322 74
614,601 30	1,169,995 61	42,931 21	546,302 96	3,019 99	1,762,249 77
124,674 45	148,752 85	5,507 29	113,284 63	309 41	267,854 18
125,017 01	148,531 24	8,385 20	98,773 70	421 33	256,111 47
98,415 75	134,797 29	3,130 51	84,717 38	347 24	222,992 42
86,752 95	109,486 81	3,162 85	67,242 62	473 30	180,365 58
94,811 46	101,929 19	1,147 32	60,593 12	730 33	164,399 96
8,072,644 59	12,509,066 56	1,015,500 21	7,871,476 36	450,798 94	21,846,842 07
7,433,496 58	10,936,417 93	798,285 47	4,837,634 35	272,175 40	16,844,513 15
4,440,892 24	7,857,554 77	695,717 05	4,715,423 71	478,474 84	13,747,170 37
3,949,486 57	7,153,262 10	472,735 67	3,674,017 43	221,465 75	11,521,480 95
3,374,610 87	7,192,746 54	372,386 37	2,628,538 89	391,586 70	10,585,258 50

ASSETS, LIABILITIES AND SURPLUS					*Net rate of interest	**Mortality experience
Reserves (7-8)	Funds apportioned or set aside (35-41)	All other liabilities except surplus (9-34, 42-47)	Total admitted assets (equals total liabilities) (47)	Unassigned funds (surplus) (48)		
\$9,578,260 77	\$81,577 62	\$310,882 32	\$10,240,329 88	\$269,609 17	4.41	76.8
8,760,022 59	78,196 02	394,312 53	9,393,453 04	160,921 90	4.52	105.8
8,006,062 20	342,955 82	251,712 04	8,761,751 96	161,021 90	4.49	71.6
7,352,341 08	303,117 77	226,576 58	8,097,354 51	215,319 08	4.55	81.4
6,864,985 00	280,163 73	239,201 68	7,609,902 54	225,552 13	4.38	81.1
696,372 20	1,117 22	229,334 06	977,387 71	51,681 45	5.47	30.0
648,050 01	14,477 71	220,873 94	871,562 88	1,521 71	5.72	79.7
570,494 66	247,975 06	181,983 65	787,516 53	20,560 51	5.38	64.2
281,249 56		166,203 44	711,572 33	16,144 27	5.64	64.4
349,577 06		146,854 73	511,432 33	15,000 54		
109,901,890 00	620,115 18	50,860,060 86	170,579,918 49	9,197,852 45	4.61	56.6
96,139,225 00	564,959 33	37,244,707 53	147,586,972 19	13,638,080 33	4.59	98.1
86,246,818 00	1,565,896 75	27,435,451 81	128,616,617 65	13,368,451 09	4.65	54.2
76,424,923 00	1,032,132 68	6,084,494 14	89,910,218 27	6,368,618 45	4.75	59.4
69,671,499 00	810,792 97	5,572,190 44	82,114,570 46	6,060,088 05	4.86	65.6

mortality on net amount at risk.

COMPARATIVE STATISTICS FOR FIVE-YEAR PERIOD ENDING

NAME OF COMPANY Also name and address of Secretary, and dates incorporated, commenced business and withdrawal from Wisconsin.	Year ending Dec. 31	INCOME		
		Premiums received (20-B)	Interest and other receipts (21-43)	Total income (44)
(1) WITHDRAWN COMPANIES				
Connecticut Mutual Life	1919	\$10,174,694 29	\$4,714,793 37	\$14,889,487 66
Jacob H. Green, Secy., 36 Pearl St., Hartford, Conn. Incorporated 1846; commenced business 1846; withdrew 1907.	1918	9,120,645 81	4,541,175 50	13,661,821 31
	1917	8,626,128 73	4,209,396 86	12,835,525 59
	1916	8,101,068 01	4,131,476 95	12,232,544 96
	1915	7,492,914 00	3,854,523 10	11,347,437 10
Fidelity Mutual Life	1919	6,505,459 74	2,242,280 08	8,747,739 82
Chas. G. Hodge, Secy., 112-116 N. Broad St. Philadelphia, Pa. Incorporated 1879; commenced business 1845; withdrew 1907.	1918	5,566,876 03	2,939,735 71	8,506,611 74
	1917	5,212,288 12	1,868,578 44	7,080,866 56
	1916	4,908,741 42	1,813,785 55	6,812,526 97
	1915	4,799,523 85	1,714,145 26	6,513,669 11
Guardian Life of America	1919	7,812,671 85	3,773,535 62	11,586,207 47
Carl Heye, Secy., 50 Union Square, New York City. Incorporated 1860; commenced business 1860; License re- fused 1918.	1918	6,945,009 00	3,091,369 96	10,036,369 96
	1917	6,609,881 40	2,797,108 42	9,406,989 82
	1916	6,285,790 19	2,696,819 27	8,983,609 46
	1915	5,968,195 11	3,025,521 15	8,993,716 26
Minnesota Mutual Life	1919	1,967,776 18	359,821 40	2,327,597 58
H. W. Allstrom, Secy., Commerce Bldg., St. Paul, Minn. Incorporated 1880; commenced business 1880; with- drew 1907.	1918	1,427,598 38	333,247 00	1,760,845 38
	1917	1,218,766 63	286,061 49	1,504,828 12
	1916	1,015,277 59	270,369 58	1,285,638 17
	1915	926,119 27	253,697 07	1,179,816 34

NAME OF COMPANY	Year ending Dec. 31	POLICIES ISSUED, REVIVED AND INCREASED DURING YEAR		POLICIES IN FORCE END OF YEAR	
		No.	Amount	No.	Amount
Also capital stock and reserve basis (method is presumed to be level premium unless otherwise stated).					
(1) WITHDRAWN COMPANIES					
Connecticut Mutual Life	1919	19,398	\$63,747,041 14	130,881	\$331,280,554 55
Mutual. Actuaries' 4%—Issues prior to April 1, 1882.	1918	11,033	32,003,096 34	118,077	285,121,433 69
Am. 3%—Issues	1917	12,968	31,458,766 00	113,935	270,243,227 00
since March 31, 1882.	1916	13,129	30,909,684 11	107,262	253,439,405 12
	1915	11,067	24,929,688 73	100,411	237,784,931 79
Fidelity Mutual Life	1919	10,871	34,895,405 00	74,891	173,092,356 00
Mutual. Actuaries' 4%—Issues prior to Jan. 1, 1901.	1918	6,339	19,566,470 00	68,379	149,295,550 00
Am. 3½%—Issues	1917	6,822	18,412,379 00	67,017	142,022,569 00
since Dec. 31, 1900. (1910-1914, select and ultimate), except as follows.	1916	7,481	18,024,116 00	65,486	135,643,006 00
Am. 3% limited payment issue since Jan. 1, 1907 (1910-1914, select and ultimate).	1915	6,888	15,232,382 00	64,403	132,355,777 00
Guardian Life of America	1919	13,822	37,342,844 00	95,543	199,425,580 00
\$200,000. Am. 3½%—Issues prior to Jan. 1, 1910.	1918	9,481	24,657,919 00	88,837	179,121,354 00
Am. 3%—Issues since	1917	10,831	25,071,969 00	86,379	169,109,550 00
Dec. 31, 1909. See annual statement for special class policies and annuities.	1916	9,529	21,061,120 00	82,780	158,622,130 00
	1915	7,015	15,195,275 00	81,167	150,921,096 00
Minnesota Mutual Life	1919	6,658	21,161,422 23	25,789	59,904,344 44
Mutual. Actuaries' 4%—Issues prior to 1901 and part of 1901.	1918	4,247	11,968,982 96	21,141	44,121,724 43
Am. 3½%—	1917	4,978	10,114,200 00	19,706	37,683,618 00
Issues since 1901 and part of 1901.	1916	3,776	7,033,925 75	16,857	31,342,608 82
Am. 3½%—Annuities.	1915	3,988	6,676,768 45	15,357	28,198,948 59

*Ratio per cent of net income from investments to mean ledger assets. **Ratio per cent of actual to expected

DEC. 31, 1919—LIFE INSURANCE COMPANIES—Continued.

DISBURSEMENTS

Death claims (1)	Total policy benefits paid (15, 17, 18)	Taxes and fees (32-38)	Expenses of management (16, 19-31, 39-46)	All other disbursements (47, 48)	Total disbursements (49)
\$5,115,234 49	\$8,902,589 68	\$393,070 26	\$2,145,974 78	\$81,829 30	\$11,523,464 02
5,395,723 01	9,025,574 87	409,547 08	1,678,196 72	25,520 81	11,138,839 48
4,140,598 61	7,646,412 56	320,644 43	1,675,995 63	437,106 47	10,080,159 09
4,413,181 37	7,915,906 60	310,096 63	1,512,797 50	205,751 98	9,944,552 71
4,594,131 91	8,209,175 69	312,048 86	1,370,096 36	64,108 71	9,955,429 62
2,060,112 07	4,090,643 83	156,299 57	2,503,878 76	17,226 64	6,768,048 80
2,208,136 68	4,342,035 95	148,254 30	1,299,718 49	108,738 58	5,898,747 32
1,457,539 87	3,495,500 48	125,002 51	1,145,889 10	35,047 70	4,801,439 79
2,010,791 81	4,773,879 69	104,541 18	1,076,316 40	44,948 08	5,999,685 35
1,836,536 21	4,815,482 10	109,875 43	986,990 29	19,901 08	5,932,248 90
2,344,344 79	6,683,437 48	197,249 39	2,702,087 88	110,415 86	9,693,190 61
2,152,509 04	6,494,430 90	183,888 40	1,834,469 00	368,694 54	8,881,482 84
1,821,443 21	6,013,016 46	153,763 21	1,903,311 06	86,985 97	8,157,076 70
1,624,761 48	5,799,954 97	146,083 03	1,692,646 89	184,704 50	7,823,389 39
1,708,383 17	5,876,553 09	129,708 71	1,346,388 93	72,467 12	7,425,117 85
550,009 39	806,546 70	45,108 06	750,345 48	3,395 00	1,005,395 24
486,202 54	692,811 60	39,786 92	461,414 99	1,515 00	1,195,528 51
374,626 97	547,406 40	22,727 49	421,282 82	10,629 00	1,002,045 71
329,140 81	503,945 96	17,301 06	338,195 76	3,332 00	862,774 78
320,942 88	474,949 40	15,864 87	310,003 17	3,396 50	804,813 94

ASSETS, LIABILITIES AND SURPLUS

Reserves (7-8)	Funds apportioned or set aside (35-41)	All other liabilities except surplus (9-34, 42-47)	Total admitted assets (equals total liabilities) (47)	Unassigned funds (surplus) (48)	*Net rate of interest	**Mortality experience
\$76,167,146 88	\$1,710,000 00	\$4,370,980 08	\$85,849,769 85	\$3,601,642 89	4.68	66.0
72,955,198 97	1,820,000 00	4,250,782 10	82,381,485 03	3,355,503 96	4.63	87.2
70,666,499 34	1,700,000 00	3,697,419 00	79,730,049 88	3,666,131 54	4.63	58.6
68,217,073 45	1,600,000 00	3,452,590 09	76,671,152 92	3,401,489 38	4.68	63.7
66,468,643 00		3,272,978 24	74,167,854 02	4,426,232 78	4.65	70.6
33,957,838 00	2,609,652 89	1,356,532 16	39,199,500 14	1,275,477 09	4.76	74.3
31,064,513 42	2,598,043 24	2,500,731 05	37,246,448 33	1,083,160 62	4.86	117.5
29,330,493 42	2,491,930 19	1,109,588 91	34,450,303 23	1,518,290 71	5.05	69.6
27,381,143 72	2,413,381 49	959,838 70	32,181,517 40	1,427,153 49	5.10	90.9
26,646,488 06	2,400,532 03	1,001,379 93	31,278,578 35	1,230,178 33	5.13	88.9
50,435,962 37	3,494,640 68	2,852,487 08	58,215,528 73	1,522,438 60	4.34	65.9
48,656,964 00	3,562,178 60	2,614,071 58	56,111,806 00	1,278,591 82	4.30	109.2
47,092,058 89	3,963,089 42	1,930,197 71	54,749,817 52	1,764,471 50	4.34	71.5
45,664,579 47	4,522,787 34	1,867,682 25	53,795,043 07	1,739,994 01		
44,239,001 00	4,485,944 13	2,062,603 81	52,581,562 87	1,794,013 93	4.31	61.0
5,981,393 77	349,920 37	256,184 35	6,988,179 88	400,681 39	5.27	60.2
5,283,267 34	288,210 30	290,070 64	6,301,015 76	439,467 48	5.47	99.1
4,769,095 65	360,429 08	150,074 66	5,710,120 55	430,521 16	5.44	56.7
4,363,203 64	303,238 33	154,753 24	5,231,981 49	410,786 28	5.51	68.1
4,033,503 23	239,150 38	127,723 78	4,780,426 25	380,048 86	5.41	70.2

mortality on net amount at risk. (1) The figures for these companies are published as information only.

COMPARATIVE STATISTICS FOR FIVE-YEAR PERIOD ENDING

NAME OF COMPANY Also name and address of Secretary, and dates incorporated, commenced business and withdrawal from Wisconsin.	Year ending Dec. 31	INCOME		
		Premiums received (20-B)	Interest and other receipts (21-43)	Total income (44)
(1) WITHDRAWN COMPANIES—Cont.				
Manhattan Life	1919	\$1,728,023 91	\$1,318,207 78	\$3,046,231 69
Melvin Demott, Secy., 64-70 Broadway.	1918	1,669,511 13	1,218,045 06	2,887,556 19
New York City. Incorporated 1850; com- menced business 1850; withdrew 1907.	1917	1,707,988 06	1,079,896 11	2,787,884 17
	1916	1,787,868 67	1,063,087 47	2,850,956 14
	1915	1,930,271 27	1,037,037 61	2,967,308 88
Mutual Benefit Life	1919	38,617,465 18	13,273,868 44	51,891,333 62
J. William Johnson, Secy., 750 Broad St.,	1918	34,673,985 83	26,837,488 31	61,511,474 14
Newark, N. J. Incorporated 1845; com- menced business 1845; withdrew 1907.	1917	32,071,307 70	11,311,028 16	43,382,335 86
	1916	29,178,043 32	10,910,305 86	40,088,349 18
	1915	26,899,013 71	9,654,446 83	36,553,460 54
National Life of Vermont	1919	9,521,340 07	3,851,286 34	13,372,626 41
Osman D. Clark, Secy., 116 State St.,	1918	8,245,266 99	3,559,381 88	11,804,648 87
Montpelier, Vt. Incorporated 1848; com- menced business 1850; withdrew 1907.	1917	8,197,856 92	3,369,725 36	11,567,582 28
	1916	7,839,959 77	3,247,368 47	11,087,328 24
	1915	7,290,432 09	3,114,598 97	10,405,031 06
National Life of the U. S. A.	1919	3,499,695 68	2,821,580 40	6,321,276 08
Robert D. Lay, Secy., 29 So. La. Salle St.,	1918	3,133,386 55	2,875,463 98	6,008,850 53
Chicago, Ill. Incorporated 1868; com- menced business 1868; withdrew 1907.	1917	3,019,442 26	2,059,949 90	5,079,392 16
	1916	2,795,193 66	667,210 04	3,462,403 70
	1915	2,632,597 45	645,321 40	3,277,918 85

NAME OF COMPANY	Year ending Dec. 31	POLICIES ISSUED, REVIVED AND INCREASED DURING YEAR		POLICIES IN FORCE END OF YEAR	
		No.	Amount	No.	Amount
Also capital stock and reserve basis (method is presumed to be level premium unless otherwise stated).					
(1) WITHDRAWN COMPANIES—Cont.					
Manhattan Life	1919	2,902	\$7,883,853 00	33,673	\$64,324,886 09
\$100,000. Actuaries' 4% Am. 3% and	1918	1,689	4,388,160 00	30,771	56,441,033 00
3½%—Level premium issues prior to	1917	1,854	4,267,168 00	31,410	57,467,120 00
Jan. 1, 1913. Am. 3% Select and Ultimate	1916	1,997	4,555,546 00	32,484	60,058,189 03
—Issues from Jan. 1, 1913, to Feb. 1, 1916.	1915	2,107	5,002,873 00	33,612	63,027,507 00
Am. 3½% Select and Ultimate—Issues					
since Feb. 1, 1916. Actuaries' 4%—Am.					
3½%—McClintock's 3½% for annuities.					
Mutual Benefit Life	1919	51,545	186,201,060 00	417,215	1,133,144,235 09
Mutual. Actuaries' 4%—Participating	1918	33,127	113,197,286 00	381,507	987,481,787 00
issues prior to Jan. 1, 1900. Am. 3%—All	1917	41,574	121,878,433 00	365,249	915,297,422 00
issues since Dec. 31, 1899, and all non-par-	1916	41,715	108,286,855 00	339,608	830,768,806 00
ticipating issues. McClintock's 3%—An-	1915	34,818	87,675,149 00	314,763	761,459,167 00
nuities.					
National Life of Vermont	1919	16,918	50,224,637 00	129,247	283,649,014 00
Mutual. Actuaries' 4%—Issues prior to	1918	9,330	26,104,481 00	112,329	233,424,376 00
Jan. 1, 1901. Am. 3%—Issues since Jan.	1917	11,498	27,463,965 00	110,447	223,593,866 00
1, 1901.	1916	12,072	27,052,173 00	106,027	212,037,490 00
	1915	10,639	23,361,755 00	101,122	200,987,121 00
National Life of the U. S. A.	1919	10,279	23,076,895 00	62,876	113,621,007 00
\$500,000. Actuaries' 4%—Issues prior to	1918	7,315	16,042,186 00	57,578	100,580,434 00
1903, and part of 1903-7. Am. 3½%—	1917	9,748	19,820,004 00	56,990	97,179,897 00
Issues since 1907 and remainder of 1903-	1916	8,650	17,458,341 24	52,853	88,105,276 94
1907. Actuaries' 4% and Am. 3½%—An-	1915	6,137	12,620,244 67	49,414	81,006,351 39
nuities.					

*Ratio per cent of net income from investments to mean ledger assets. **Ratio per cent of actual to expected mor-

DECEMBER 31, 1919—LIFE INSURANCE COMPANIES—Continued.

DISBURSEMENTS

Death claims (1)	Total policy benefits paid (15, 17, 18)	Taxes and fees (32-38)	Expenses of management (16, 19-31, 39-46)	All other disbursements (47, 48)	Total disbursements (49)
\$1,069,009 49	\$2,002,462 84	\$133,616 94	\$756,861 00	\$34,577 38	\$2,927,518 16
1,278,888 86	2,258,391 72	156,490 11	651,288 08	3,821 00	3,069,990 91
1,160,583 11	2,325,990 96	136,994 81	615,852 48	5,153 00	3,083,991 25
1,104,594 01	2,169,432 58	140,743 19	609,350 76	1,400,580 09	4,320,106 62
1,309,407 67	2,854,895 71	127,102 07	620,828 30	3,310 00	3,606,136 08
11,135,263 71	25,703,717 85	963,374 51	21,374,988 24	78,475 84	48,120,556 44
12,154,380 46	25,476,285 77	918,902 06	4,891,846 89	68,300 05	31,355,334 77
8,362,949 80	21,330,195 75	808,385 38	5,032,664 91	116,418 71	27,287,664 75
8,748,270 83	21,483,025 33	703,800 68	4,214,668 00	472,844 78	26,874,338 88
7,415,847 96	19,810,671 56	620,522 95	3,761,371 50	309,993 52	24,502,559 53
2,626,789 96	8,491,995 74	286,976 77	2,138,827 32	56,641 07	10,974,440 90
2,846,932 40	7,867,573 54	255,522 77	1,579,183 61	15,256 59	9,717,536 51
2,346,417 38	7,050,879 45	245,847 83	1,552,065 39	33,300 35	8,882,093 02
2,250,943 16	6,877,973 47	225,455 33	1,481,869 33	55,465 64	8,640,763 77
2,137,870 38	6,859,702 53	210,270 08	1,348,408 53	119,308 04	8,537,689 18
1,189,570 96	1,884,106 83	71,579 58	3,534,174 78	10,000 00	5,499,861 19
1,219,975 57	2,078,817 81	69,866 63	1,044,030 44	1,538,038 82	4,730,753 70
895,278 83	1,686,061 28	56,187 88	1,090,266 28	1,298,084 65	4,130,600 09
755,809 83	1,565,208 71	58,239 26	939,816 58	59,527 00	2,622,791 55
782,789 46	1,641,133 44	45,419 62	743,214 13	120,349 90	2,550,117 09

ASSETS, LIABILITIES AND SURPLUS

Reserves (7-8)	Funds apportioned or set aside (35-41)	All other liabilities except surplus (9-34, 42-47)	Total admitted assets (equals total liabilities) (47)	Unassigned funds (surplus) (48)	*Net rate of interest	**Mortality experience
\$18,085,515 00	\$354,210 05	\$594,385 41	\$19,253,781 86	\$219,671 40	3.85	70.7
18,146,702 00	242,252 20	641,590 81	19,212,265 21	181,720 20	3.86	107.6
18,368,314 00	190,830 07	552,335 46	19,419,443 10	307,963 57	3.83	85.7
18,785,700 00	129,687 73	542,302 90	19,762,223 57	304,532 94	3.82	83.4
18,971,538 00	1,181,798 80	512,999 00	20,907,719 67	241,383 87	3.62	84.6
228,647,189 00	13,990,081 18	9,015,599 12	251,652,869 30	.....	4.58	60.7
211,066,452 00	13,859,667 88	24,120,797 85	249,046,917 73	.....	4.62	86.6
196,091,555 00	15,600,800 16	7,686,379 30	219,378,734 46	.....	4.68	51.3
182,165,312 00	15,254,470 45	7,142,565 57	204,562,348 02	.....	4.79	62.7
170,386,811 00	14,337,494 44	5,605,847 68	190,330,153 12	.....	4.70	56.4
62,049,035 50	6,235,686 60	1,353,233 70	73,057,995 51	3,420,039 71	4.89	63.2
59,492,522 50	6,340,925 37	1,318,639 76	71,033,766 19	3,881,678 56	4.93	84.0
57,505,259 00	6,315,212 07	1,002,656 24	68,590,708 22	3,767,580 91	4.88	63.7
55,142,414 00	6,217,368 24	908,712 12	66,832,323 22	4,563,828 86	4.89	63.7
53,042,496 00	6,128,671 93	834,884 08	63,823,905 02	3,817,353 01	4.93	65.9
15,474,682 30	565,282 71	1,190,720 45	17,436,791 37	206,105 91	4.96	68.0
14,165,360 60	444,424 27	1,861,855 56	16,635,957 31	164,316 88	5.03	116.5
13,199,001 74	711,622 09	1,031,009 10	15,260,229 79	318,596 86	4.74	67.4
12,233,415 22	728,414 84	992,920 72	14,294,765 67	340,014 89	4.71	63.1
11,427,105 38	729,078 49	967,392 62	13,407,827 53	282,251 04	4.51	64.0

tality on net amount at risk. (9) The figures for these companies are published as information only.

COMPARATIVE STATISTICS FOR FIVE-YEAR PERIOD ENDING

NAME OF COMPANY Also name and address of Secretary, and dates incorporated, commenced business and withdrawal from Wisconsin.	Year ending Dec. 31	INCOME		
		Premiums received	Interest and other receipts	Total income
		(20-B)	(21-43)	(44)
(1) WITHDRAWN COMPANIES—Concl.				
Old Colony Life	1919	\$521,041 34	\$227,332 60	\$748,373 94
Jos. McGauley, Secy., 7 W. Van Buren	1918	366,439 01	191,462 02	557,903 03
St., Chicago, Ill. Incorporated 1905;	1917	312,043 59	56,025 20	368,068 79
commenced business 1907; withdrew 1917.	1916	278,356 86	70,062 77	348,419 63
	1915	253,683 29	46,125 69	299,808 98
Pacific Mutual Life	1919	9,344,964 66	2,757,480 36	12,102,445 02
C. I. D. Moore, Secy., 6th and Olive Sts.,	1918	7,469,920 39	2,480,609 30	9,950,529 69
Los Angeles, Cal. Incorporated 1867;	1917	6,697,634 34	2,258,358 45	8,955,992 79
commenced business 1868; withdrew 1907.	1916	6,146,701 40	2,066,154 00	8,212,855 40
	1915	5,808,861 09	1,981,420 85	7,790,281 94
Phoenix Mutual Life	1919	8,980,459 60	3,269,314 58	12,249,774 18
Harry E. Johnson, Secy., 49 Pearl St.,	1918	7,788,506 49	3,033,797 66	10,822,304 15
Hartford, Conn. Incorporated 1851; com-	1917	7,517,764 55	2,710,277 49	10,228,042 04
menced business 1851; withdrew 1907.	1916	6,280,041 60	2,522,101 97	8,802,143 57
	1915	5,999,083 14	2,240,421 27	8,239,504 41
Union Central Life	1919	22,539,122 97	9,334,122 33	31,873,245 30
Geo. L. Williams, Secy., 1-7 W. 4th St.,	1918	19,402,817 96	8,659,977 05	28,062,795 01
Cincinnati, Ohio. Incorporated 1867; com-	1917	17,911,478 20	8,069,444 85	25,980,923 05
menced business 1867; withdrew 1907.	1916	16,113,649 90	7,670,346 40	23,783,996 30
	1915	14,684,469 63	7,251,914 63	21,936,384 26
Union Mutual Life	1919	2,491,062 25	1,038,054 23	3,529,116 48
Sylvan B. Phillips, Secy., 396 Congress	1918	2,335,772 51	898,927 59	3,234,700 10
St., Portland, Me. Incorporated 1848;	1917	2,295,880 49	923,777 96	3,219,658 45
commenced business 1849; withdrew 1907.	1916	2,289,602 85	933,234 39	3,222,837 24
	1915	2,298,178 11	906,719 96	3,204,898 07

NAME OF COMPANY	Year ending Dec. 31	POLICIES ISSUED, REVIVED AND INCREASED DURING YEAR		POLICIES IN FORCE END OF YEAR	
		No.	Amount	No.	Amount
WITHDRAWN COMPANIES—Concl.					
Old Colony Life \$116,301.87. Am. 3½%—Level premi- um, full preliminary term, and modified preliminary term.	1919	5,195	\$6,395,340 55	12,572	\$16,213,127 60
	1918	3,133	3,646,202 38	9,214	11,542,298 55
	1917	2,489	2,688,544 00	7,489	9,534,241 00
	1916	2,658	2,674,396 83	6,555	8,515,573 27
	1915	1,549	1,744,007 43	4,928	7,177,439 05
Pacific Mutual Life \$1,000,000. Actuaries' 4%—Issues prior to Jan. 1, 1901. Am. 3½%—Issues Dec. 31, 1900, to Jan. 1, 1908 (except participat- ing issue of 1907) and non-participating issues since Dec. 31, 1907. Am. 3%—Parti- cipating issues of 1907 and since Dec. 31, 1907. Acts. 4% & Am. 3½%—Annuities.	1919	26,110	71,177,949 49	123,016	265,796,787 00
	1918	14,716	36,957,884 00	103,104	208,647,520 00
	1917	12,387	27,568,513 00	95,192	185,958,459 00
	1916	11,523	25,173,909 00	89,293	171,913,618 00
	1915	9,513	21,518,654 00	84,405	160,659,702 00
Phoenix Mutual Life Mutual. Actuaries' 4%—Issues prior to Jan. 1, 1901—Participating issues prior to Jan. 1, 1901, and of 1907-1914. Am. 3½% —Non-participating issues of 1901-1906. McClintock's 3½%—Annuities.	1919	17,751	53,353,724 00	114,495	253,349,443 00
	1918	10,291	29,167,773 00	103,073	213,479,965 00
	1917	11,739	28,919,066 00	98,777	197,097,509 00
	1916	10,934	25,437,660 00	92,808	179,815,823 00
	1915	9,080	19,084,135 00	88,269	167,512,999 00
Union Central Life \$500,000. Actuaries' 4%—Issues prior to Jan. 1, 1901. Am. 3½%—Issues since Jan. 1, 1901. Actuaries' 4% and McClintock's 3½%—Annuities issued prior to and since Jan. 1, 1901, respectively.	1919	36,502	130,746,031 00	255,486	660,919,700 00
	1918	21,759	76,602,156 00	231,544	563,428,654 00
	1917	27,772	82,978,095 00	225,086	522,340,427 00
	1916	26,768	76,901,819 00	212,250	472,603,217 00
	1915	23,480	63,164,545 00	200,426	429,975,546 00
Union Mutual Life Mutual. Actuaries' 4% — Issues prior to Jan. 1, 1901. Am. 3% — Issues since Jan. 1, 1901. Actuaries' 4%. Am. 3% — An- nuities.	1919	4,110	9,174,975 00	41,787	69,645,789 00
	1918	2,427	5,490,927 00	40,896	65,551,297 00
	1917	3,000	6,115,639 00	41,786	65,354,431 00
	1916	3,245	6,348,319 00	42,311	64,767,030 00
	1915	3,413	5,761,429 00	43,052	64,639,288 00

*Ratio per cent of net income from investments to mean ledger assets. **Ratio per cent of actual to expected mortality.

DISBURSEMENTS

Death claims (1)	Total policy benefits paid (15, 17, 18)	Taxes and fees (32-38)	Expenses of management (16, 19-31, 39-46)	All other dis- bursements (47, 48)	Total dis- bursements (49)
\$127,692 66	\$185,812 54	\$24,713 11	\$325,672 10	\$90 00	\$536,287 75
117,442 06	164,275 63	18,302 28	176,139 82	14,695 00	373,412 73
100,613 11	149,062 15	3,997 91	154,406 97	.....	307,467 03
100,919 22	141,920 66	3,857 04	123,677 80	.....	269,455 50
81,360 20	136,306 97	3,478 18	84,021 70	.....	223,806 85
2,298,494 75	4,182,205 24	247,359 67	3,075,719 16	291,680 41	7,796,964 48
2,267,987 15	4,339,381 34	254,233 04	2,166,280 86	12,540 91	6,772,436 15
1,399,431 00	3,650,474 73	147,441 01	1,853,749 16	106,454 29	5,758,119 19
1,343,062 32	3,478,932 23	126,473 40	1,570,036 75	214,947 96	5,390,390 34
1,250,040 58	3,174,504 76	126,572 79	1,448,852 28	42,997 41	4,792,927 24
2,475,537 57	6,324,058 85	251,132 24	2,257,402 01	48,577 90	8,881,171 00
2,526,908 47	5,947,805 18	254,561 72	1,618,659 48	78,518 36	7,899,514 74
1,842,614 16	4,938,835 02	204,202 70	1,565,519 10	47,026 68	6,755,583 50
1,723,084 64	4,926,611 61	185,454 58	1,460,967 88	50,615 76	6,623,649 83
1,840,048 91	5,030,804 16	246,353 98	1,165,254 77	120,206 35	6,562,619 26
6,189,063 07	16,349,083 19	1,349,201 73	6,036,297 18	47,347 77	23,781,929 87
5,943,859 42	15,982,776 37	1,127,669 58	4,396,996 45	50,036 25	21,557,478 65
4,285,768 40	14,252,483 33	1,002,898 66	4,177,913 66	52,482 89	19,485,778 54
4,071,929 95	13,971,808 54	352,615 69	5,755,551 04	728,746 43	20,808,721 70
3,706,580 57	12,840,539 36	357,590 19	3,531,033 51	1,291 33	16,730,454 39
874,469 76	2,845,543 59	66,218 36	530,031 17	171,627 39	3,613,420 51
756,998 67	2,437,578 57	62,587 10	459,548 19	13,387 18	2,973,101 04
806,424 88	2,467,830 28	57,627 48	465,028 46	86,022 38	3,076,508 60
835,370 10	2,544,489 16	59,042 72	462,024 64	69 993 43	3,135,549 95
743,096 75	2,498,529 42	60,808 34	458,920 49	137,721 60	3,155,779 85

ASSETS, LIABILITIES AND SURPLUS

Reserves (7-8)	Funds apportioned or set aside (35-41)	All other liabilities except surplus (9-34, 42-47)	Total admitted assets (equals total liabilities) (47)	Unassigned funds (surplus) (48)	*Net rate of interest	**Mortality experience
\$1,245,675 13	\$1,643 08	\$194,355 76	\$1,537,049 51	\$95,375 54	2.52	63.0
1,063,785 00	1,463 74	193,379 57	1,300,254 38	41,626 07	3.27	135.9
919,360 00	774 34	170,155 58	1,127,531 88	37,241 96	3.19	99.7
808,048 00	600 45	162,137 63	1,021,690 33	50,904 25	3.67	110.6
697,939 00	301 08	149,569 52	862,257 54	14,447 94	4.64	72.4
41,807,378 00	3,675,392 95	4,030,949 61	50,641,694 27	1,127,973 71	5.31	63.5
37,525,405 00	3,386,802 31	3,694,736 59	45,432,695 61	825,751 71	5.61	104.5
34,297,232 00	3,322,103 76	3,331,105 84	42,068,783 28	1,118,341 68	5.80	60.3
31,539,884 00	2,976,203 91	3,093,563 21	38,727,196 62	1,117,545 50	5.88	58.1
29,077,633 00	2,586,466 52	2,915,165 61	35,656,611 04	1,077,345 91	5.78	65.9
46,631,880 23	1,650,266 67	4,179,392 47	52,461,539 37	.....	5.15	61.3
43,364,680 60	1,545,937 22	3,970,767 31	48,881,385 13	.....	5.16	97.0
40,611,039 00	1,366,761 92	3,963,794 99	45,941,595 91	.....	5.09	57.2
37,730,422 00	3,141,591 82	1,521,336 05	42,393,349 87	.....	5.15	58.1
36,086,248 00	2,685,533 93	1,255,202 01	40,026,983 94	.....	5.16	71.2
114,733,108 00	10,709,460 32	7,522,081 23	136,771,239 71	3,806,590 16	5.56	63.5
105,739,582 00	12,016,170 13	6,466,090 23	128,164,434 46	3,942,642 10	5.72	89.2
98,840,240 00	12,193,790 51	5,478,779 62	121,399,447 51	4,886,637 38	5.73	56.4
92,807,159 00	12,477,835 36	4,641,266 07	114,684,244 78	4,757,984 35	5.82	61.2
88,307,240 00	12,648,584 05	2,754,282 42	109,385,066 09	5,674,959 62	5.88	61.5
17,999,873 00	.....	497,345 29	19,263,501 32	766,283 03	4.12	69.6
17,924,876 00	.....	485,314 05	19,377,241 24	967,051 19	4.18	80.8
17,685,219 00	.....	380,903 75	19,131,514 51	1,065,391 76	4.21	70.9
17,517,403 00	.....	334,395 63	19,096,394 90	1,244,596 27	4.17	79.7
17,408,079 00	.....	307,379 94	19,128,727 17	1,413,268 23	4.19	65.1

ty on net amount at risk. (4) The figures for these companies are published as information only.

TABLE I—INCOME DECEMBER 31, 1919—

NAME OF COMPANY AND LOCATION	WISCONSIN		
	Amount of ledger assets end of previous year	Total new premiums	Total renewed premiums
	(4)	(12)	(18)
Great Northern Life, Wausau, Wis.....	\$1,030,684 22	\$52,583 68	\$257,523 62
Guardian Life, Madison, Wis.....	735,241 10	118,894 21	233,424 51
Northwestern Mutual Life, Milwaukee, Wis.....	402,700,807 25	11,605,370 97	53,048,616 99
Old Line Life, Milwaukee, Wis.....	1,920,242 61	251,817 70	410,281 02
Wisconsin Life, Madison, Wis.....	529,348 62	50,502 44	107,578 54
Wisconsin National Life, Oshkosh, Wis.....	1,299,389 17	152,747 95	276,881 55
State Life Fund, Madison, Wis.....	54,821 36	1,095 86	14,334 25
Totals (Wis. Cos.).....	\$408,270,534 33	\$12,233,012 81	\$54,348,640 48
COMPANIES OF			
Aetna Life, Hartford, Conn.....	(4)\$88,451,279 96	\$1,938,491 32	\$9,207,443 52
Bankers Life, Des Moines, Iowa.....	(5) 33,846,052 55	4,363,434 82	7,626,025 99
Cent. Life Assur. Soc. of the U. S., Des Moines, Ia.....	35,223,258 26	2,130,889 93	8,821,905 65
Equitable Life Assur. Soc. of the U. S., N. Y. City.....	6,659,429 90	888,566 10	1,779,346 26
	592,420,972 35	18,785,350 87	61,621,683 28
Franklin Life, Springfield, Ill.....	9,288,851 15	748,043 31	1,832,769 78
Maryland Assur. Corp., Baltimore, Md.....	1,505,472 53	61,533 72	16,287 17
Massachusetts Mut. Life, Springfield, Mass.....	109,093,954 60	3,926,190 44	14,750,977 75
Metropolitan Life, New York City.....	(1)750,134,068 13	22,953,200 23	64,989,739 32
	(2)		94,053,765 29
Mutual Life, New York City.....	668,698,928 38	17,192,872 39	59,970,095 01
Mutual Trust Life, Chicago, Ill.....	(4) 3,312,112 92	512,014 86	1,119,859 81
	(5) 243,830 64	13,697 98	89,389 14
New England Mutual Life, Boston, Mass.....	87,295,763 52	3,249,906 05	12,033,279 84
New York Life, New York City.....	934,696,589 28	24,910,075 91	97,849,279 11
North American Life, Chicago, Ill.....	4,225,672 54	386,704 84	970,372 18
North Am. Life and Cas., Minneapolis, Minn.....	271,209 80	7,742 08	11,452 65
Penn Mutual Life, Philadelphia, Pa.....	199,855,645 24	6,002,778 15	26,564,616 83
Prudential, Newark, N. J.....	(1)260,056,199 37	12,897,806 84	45,947,114 19
	(2)296,884,066 10	6,032,530 00	83,928,524 02
Security Mutual Life, Binghamton, N. Y.....	8,951,336 71	375,659 28	1,747,506 64
Surety Fund Life, Minneapolis, Minn.....	844,698 56	47,806 25	216,029 37
Travelers Ins. Co., Hartford, Conn.....	104,051,029 67	8,897,853 44	17,976,614 22
Total Ordinary.....	\$3,899,226,356 06	\$130,291,218 81	\$435,141,787 71
Total Industrial.....	296,884,066 10	6,032,530 00	177,982,289 31
Totals (Companies of other states).....	\$4,196,110,422 16	\$136,323,748 81	\$613,124,077 02
Grand totals (all companies).....	\$4,604,380,956 49	\$148,556,761 62	\$667,472,717 50
WITHDRAWN			
Connecticut Mutual Life, Hartford, Conn.....	\$79,608,988 15	\$1,831,189 09	\$8,306,487 48
Fidelity Mutual Life, Philadelphia, Pa.....	36,865,041 11	1,289,964 92	5,065,416 60
Guardian Life, New York City.....	55,541,439 41	1,330,939 84	6,340,343 18
Manhattan Life, New York City.....	18,727,705 83	253,472 31	1,465,729 09
Minnesota Mutual Life, St. Paul, Minn.....	6,152,343 65	650,555 46	1,295,772 50
Mutual Benefit Life, Newark, N. J.....	244,964,736 02	6,473,387 49	32,140,460 55
National Life, Montpelier, Vt.....	68,796,766 45	2,305,785 60	7,208,473 71
National Life of the U. S. A., Chicago, Ill.....	16,070,877 16	677,364 17	2,789,769 27
Old Colony Life, Chicago, Ill.....	1,147,072 02	211,037 36	294,723 31
Pacific Mutual Life, Los Angeles, Cal.....	41,895,903 81	2,597,691 02	6,678,299 25
Phoenix Mutual Life, Hartford, Conn.....	47,407,864 67	2,270,570 83	6,588,311 49
Union Central Life, Cincinnati, Ohio.....	123,553,834 19	4,775,014 51	17,676,326 55
Union Mutual Life, Portland, Me.....	19,631,411 77	404,589 04	2,086,216 04
Totals (withdrawn companies).....	\$760,363,984 24	\$25,071,561 64	\$97,936,329 02

(1)Ordinary. (2)Industrial. (4)Participating. (5)Non-Participating.

LIFE INSURANCE COMPANIES

COMPANIES

Extra premium for total and permanent disability and additional death benefits included in life policies (19)	Total premium income (20-B)	INTEREST		
		Mortgage, loans (24)	Collateral loans (25)	Bonds and stocks (26)
\$3,932 30	\$314,039 60	\$32,455 69		\$19,432 05
2,642 30	354,961 02	37,817 19		4,039 65
39,741 11	64,693,729 07	10,842,288 01		5,728,979 03
10,852 64	672,951 36	85,908 29		19,191 04
687 39	158,768 37	18,424 45		3,074 64
1,600 44	431,229 94	13,400 65	\$263 11	45,066 35
37 50	15,467 61	2,278 47		763 73
\$59,493 68	\$66,641,146 97	\$11,032,572 75	\$263 11	\$5,820,546 49

OTHER STATES

\$137,793 93	\$11,281,246 45	\$2,070,343 61	\$33,380 40	\$1,805,993 18
297,308 89	12,287,159 24	1,175,314 73		402,834 62
70,504 53	11,025,065 24	1,658,599 30		146,720 97
84,627 85	2,753,539 51	275,574 09		28,150 03
1,078,385 14	81,495,879 20	5,082,301 45	3,575 00	16,515,934 63
12,099 82	2,593,024 02	299,401 31	10,341 28	46,849 57
1,285 45	79,106 34			57,125 69
142,959 54	18,821,193 94	2,062,113 71		2,309,557 91
489,418 79	88,435,529 35	14,882,546 95	878 10	18,789,756 22
	94,054,403 30			
751,531 71	77,917,267 04	5,316,789 26		19,272,401 31
28,417 79	1,660,539 60	143,805 06		17,920 21
587 20	103,674 32	1,460 00		9,456 26
113,146 78	15,399,273 71	799,900 82	7,867 93	2,553,697 19
1,954,341 00	124,729,475 44	8,427,497 10	31,586 07	25,485,665 65
18,410 80	1,375,568 07	165,584 57		28,556 10
	19,194 73	4,045 75		5,345 58
190,013 82	32,758,372 76	4,220,281 91	52,916 65	3,950,183 45
239,917 83	59,089,106 67	3,333,275 89		7,673,144 08
10,487 23	89,972,258 54	3,380,963 04	101,171 93	8,069,232 49
1,536 54	2,125,046 76	* 159,048 59		152,190 54
2,305 19	266,140 81	27,224 31		10,413 72
424,622 36	27,303,655 90	2,296,190 52		1,972,782 34
\$6,039,214 96	\$571,522,059 10	\$52,401,298 93	\$140,545 43	\$101,234,679 25
10,487 23	184,026,661 84	3,380,963 04	101,171 93	8,069,232 49
\$6,049,702 19	\$755,548,720 94	\$55,782,261 97	\$241,717 36	\$109,303,911 74
\$6,109,195 87	\$822,189,867 91	\$66,814,834 72	\$241,980 47	\$115,124,458 23

COMPANIES

\$36,216 39	\$10,174,694 29	\$1,991,701 49		\$1,394,229 72
150,078 22	6,505,459 74	854,281 94	\$3,293 45	602,814 41
141,182 41	7,812,671 85	1,265,607 24		746,797 95
8,441 26	1,728,023 91	296,694 85		189,866 39
21,375 83	1,967,776 18	235,944 81		41,843 08
	38,617,465 18	5,110,769 23	305,871 45	4,120,797 11
7,080 76	9,521,340 07	1,666,150 81		1,169,797 24
31,292 54	3,499,695 68	396,382 75	2,183 12	285,611 81
15,280 67	521,041 34	17,137 77		5,510 28
68,974 39	9,344,964 66	1,410,994 93	197,282 08	316,047 35
120,887 51	8,980,459 60	1,563,084 19		558,880 10
86,428 16	22,539,122 97	6,197,163 23		271,835 11
	2,491,062 25	40,161 05	6,915 92	657,889 03
\$687,238 14	\$123,703,777 72	\$21,049,074 29	\$515,546 02	\$10,619,919 58

TABLE I—Concluded—INCOME DECEMBER 31, 1919—

WISCONSIN

NAME OF COMPANY	INTEREST—Concluded		
	Premium notes, policy loans or liens (27)	Banks and trust companies (28)	From all other sources (29-32)
Great Northern Life.....	\$4,081 22	\$449 56	\$753 79
Guardian Life.....	3,501 29	412 40	
Northwestern Mutual Life.....	3,439,955 14	138,583 48	6,501 63
Old Line Life.....	4,426 72	1,086 86	
Wisconsin Life.....	4,357 22	607 18	
Wisconsin National Life.....	3,479 86	1,671 33	790 55
State Life Fund.....	156 69		
Totals (Wis. Cos.).....	\$3,459,958 14	\$143,710 81	\$8,045 97

COMPANIES OF

Aetna Life.....	(4) \$550,540 28	\$60,374 32	
Bankers Life.....	(5) 180,463 53	59,748 21	\$9,000 00
Cent. Life Assur. Soc. of the U. S. (Mut.).....	42,527 10	33,312 18	300 68
Equitable Life Assur. Soc. of the U. S. (Mut.).....	55,908 19	5,481 66	1,672 46
	4,520,655 73	239,967 58	177,773 66
Franklin Life.....	110,311 92	6,370 74	21,990 11
Maryland Assur. Corp.....	32	1,297 47	15 01
Massachusetts Mut. Life.....	947,311 50	42,146 62	1,445 47
Metropolitan.....	(1) 2,587,960 87	218,658 85	200,013 84
	(2)		
Mutual Life.....	4,528,920 54	110,989 19	263,487 35
Mutual Trust Life.....	(4) 18,462 64	1,743 39	12,445 21
	(5) 802 65	346 46	
New England Mutual Life.....	771,591 17	31,694 16	293 59
New York Life.....	7,418,912 29	606,049 60	11,134 78
North American Life.....	28,545 13	12,261 26	378 51
North Am. Life and Cas.....	53 82	6 59	
Penn Mutual Life.....	1,731,828 84	50,552 49	8,712 29
Prudential.....	(1) 2,142,008 68	59,111 75	107,704 14
	(2) 191 92	192,771 74	5,802 85
Security Mutual Life.....	81,044 29	6,297 41	
Surety Fund Life.....	5,403 08	2,542 25	
Travelers Ins. Co.....	697,066 54	54,900 58	2,976 78
Total Ordinary.....	\$26,420,319 11	\$1,603,852 76	\$819,343 88
Total Industrial.....	191 92	192,771 74	5,802 85
Totals (Companies of other states).....	\$26,420,511 03	\$1,796,624 50	\$825,146 73
Grand totals (All Companies).....	\$29,880,469 17	\$1,940,335 31	\$833,192 70

WITHDRAWN

Connecticut Mutual Life.....	\$490,801 97	\$26,906 54	\$18,436 51
Fidelity Mutual Life.....	384,922 94	11,940 92	21,665 43
Guardian Life.....	378,332 88	26,526 61	6,097 76
Manhattan Life.....	191,684 93	19,750 36	904 57
Minnesota Mutual Life.....	59,831 02	3,606 48	4,614 20
Mutual Benefit Life.....	2,462,648 50	66,870 57	537 50
National Life.....	621,365 70	28,120 45	8,141 46
National Life of the U. S. A.....	161,079 20	11,700 86	1,211 43
Old Colony Life.....	8,078 77	1,428 16	325 49
Pacific Mutual Life.....	439,546 71	45,982 17	2,892 31
Phoenix Mutual Life.....	352,192 00	32,626 02	3,256 79
Union Central Life.....	1,252,121 31	64,031 34	3,436 17
Union Mutual Life.....	160,120 79	8,718 17	4,628 96
Totals (withdrawn companies).....	\$6,962,726 72	\$348,208 65	\$76,148 58

(1) Ordinary. (2) Industrial. (3) Group. (4) Participating. (5) Non-Participating. (6) Includes \$1,725,090.54 Income Casualty

LIFE INSURANCE COMPANIES
COMPANIES

Rents (33)	Total interest and rents (34)	Profit on sale of maturity of ledger assets (42)	Increase in book value of ledger assets (43)	From all other sources (21, 22, 23, 35-41)	Total income (44)
	\$57,172 31		\$329 94	\$18,242 64	\$389,784 49
	45,770 53			8,417 92	409,149 47
\$363,488 52	20,519,795 81	\$18,691 36	128,130 75	2,202,370 72	87,562,717 71
105 00	111,617 91	305 36		18,738 86	803,613 49
7,077 00	33,540 49			3,510 11	195,818 97
3,636 82	68,308 67	128 02	6,335 58	12,471 38	518,473 59
	3,198 89		10 17	1,572 98	20,249 65
\$374,307 34	\$20,839,404 61	\$19,124 74	\$134,806 44	\$2,265,324 61	\$89,899,807 37

OTHER STATES

\$—9,000 00	\$4,511,631 79	\$8,845 32		\$382,212 79	\$16,186,936 35
91,088 73	1,918,449 82	53,809 19	\$28,011 15	305,297 95	14,592,727 35
2,642 38	1,884,102 61			650,445 75	13,559,613 60
40,753 98	407,540 41	26,243 18	105,378 91	281,432 69	3,574,134 70
1,726,342 70	28,266,550 75	194,861 63	314,346 00	4,435,022 52	114,706,660 10
20,000 00	515,264 93		13 76	26,232 01	3,134,534 72
	58,438 49		3,846 46	2,140,472 48	2,281,863 77
118,251 07	5,480,826 28	1,171 18	54,916 19	1,472,487 15	25,830,594 74
2,523,693 84	39,203,508 67	2,502,833 44	566,185 40	28,777,314 25	254,728,942 89
				1,189,168 48	
1,344,776 48	30,837,364 13	312,254 35	417,636 83	3,268,934 24	112,753,456 59
4,681 00	199,057 51	62 50	364 93	38,006 01	1,898,030 55
	12,065 37			1,044 70	116,784 39
158,434 04	4,323,478 90	149,281 66		204,602 19	20,076,636 46
1,245,850 34	43,226,695 83	1,296,562 73	418,331 15	7,585,256 97	177,256,322 12
24,809 77	260,135 34	36 45		61,036 35	1,696,776 21
	9,451 74		395 43	70,889 71	99,931 61
138,280 23	10,152,755 86	25,026 33		5,990,072 45	48,926,227 40
	13,315,244 54			1,192,353 71	73,596,709 92
1,295,267 76	13,045,401 73	69,927 03	328,383 96	4,765,175 52	108,181,146 78
56,969 12	455,549 95	344 88	3,756 54	10,941 90	2,595,640 03
	45,583 36	137 50	21 38	52,992 52	304,875 57
433,026 38	5,456,943 14	5,214 60	59,440 17	863,821 18	33,689,074 99
\$7,920,600 06	\$190,540,639 42	\$4,576,684 94	\$1,972,644 30	\$57,810,874 52	\$921,666,474 06
1,295,267 76	13,045,401 73	69,927 03	328,383 96	5,954,344 00	108,181,146 78
\$9,215,867 82	\$203,586,041 15	\$4,646,611 97	\$2,301,028 26	\$63,765,218 52	\$1,029,847,620 84
\$9,590,175 16	\$224,425,445 76	\$4,665,736 71	\$2,435,834 70	\$66,030,543 13	\$1,119,747,427 21

COMPANIES

\$158,964 99	\$4,081,041 22	\$46,897 57	\$14,207 50	\$572,647 08	\$14,889,487 66
120,120 12	1,999,039 21	2,441 49	11,104 32	229,695 06	8,747,739 82
382,694 18	2,806,056 62	35,624 98	17,044 18	914,809 84	11,586,207 47
345,197 58	1,044,098 68	28,317 40	165,933 77	79,857 93	3,046,231 69
	345,839 59		677 00	13,304 81	2,327,597 58
125,817 98	12,193,312 34	6,900 00	534 29	1,073,121 81	51,891,333 62
27,011 70	3,520,587 36	4,137 25	162,164 17	164,397 56	13,372,626 41
1,460 61	859,629 78	405 00		42,376 97	4,402,107 43
64,504 15	96,984 62	26,177 87	99,375 00	4,705 11	748,373 94
136,206 35	2,548,951 90	37,671 56	8,240 69	162,616 21	12,102,445 02
57,722 07	2,720,761 17	6,572 50	13,424 25	678,556 66	12,249,774 18
352,142 81	8,140,729 97	4,026 13	2,133 95	1,187,232 28	31,873,245 30
58,248 16	936,682 08	18,311 38	33,887 61	49,173 16	3,529,116 48
\$1,830,090 70	\$41,143,714 54	\$217,483 13	\$528,726 73	\$5,172,584 48	\$170,766,286 60

Department.

TABLE II—DISBURSEMENTS—DECEMBER 31, 1919—

WISCONSIN

NAME OF COMPANY	Death claims (1)	Matured endowments (2)	Total and perman- ent disability claims (3)	Annuities (5)
Great Northern Life.....	\$119,019 84		\$451 59	
Guardian Life.....	54,050 33		93 31	\$1,125 68
Northwestern Mutual Life.....	19,171,216 98	\$8,157,265 48	797 56	254,811 34
Old Line Life.....	94,603 67			
Wisconsin Life.....	39,267 00	2,011 00	194 38	
Wisconsin National Life.....	121,108 90	2,000 00	78 72	
State Life Fund.....	1,100 00			
Totals (Wis. Cos.).....	\$19,600,366 72	\$8,161,276 48	\$1,615.56	\$255,937 02

COMPANIES OF

Aetna Life.....	(4) \$4,305,444 65	\$3,455,616 00	\$26,085 00	\$19,680 46
	(5) 4,150,932 59	119,924 00	61,028 00	194,176 39
Bankers Life.....	6,003,679 68		21,500 00	
Cent. Life Assur. So. of U. S. (Mut.).....	699,035 24	12,500 00	14,411 35	
Equitable Life Assur. Soc. of the U. S.	28,652,902 37	14,887,275 22	167,663 46	1,539,401 95
Franklin Life.....	743,342 29	26,228 00	613 64	447 64
Maryland Assur. Corp.	10,255 00			
Massachusetts Mut. Life.....	5,545,621 36	402,755 00	1,683 18	8,373 76
Metropolitan Life.....	(1) 21,583,777 22	8,816,226 42	53,789 11	442,796 87
	(2) 26,910,764 19	3,752,437 73	48,592 86	
Mutual Life.....	29,436,869 06	8,651,980 61	75,432 80	2,622,166 73
Mutual Trust Life.....	(4) 316,095 65	10,181 00	565 03	12 46
	(5) 28,406 66			
New England Mutual Life.....	4,582,091 13	847,704 68	1,762 59	2,692 48
New York Life.....	38,349,009 13	22,011,834 31	266,365 29	1,477,700 34
North American Life.....	277,549 93		1,292 63	120 00
North Am. Life and Cas.	2,500 00	95 90		
Penn Mutual Life.....	10,587,690 09	3,297,029 77	2,930 03	516,782 23
Prudential.....	(1) 16,381,211 52	4,242,186 98	195,810 99	271,620 43
	(2) 23,937,597 07	17,353 30	39,432 57	813 00
Security Mutual Life.....	782,007 06	39,200 00	31 36	570 81
Surety Fund Life.....	124,674 45		1,400 00	
Travelers Ins. Co.....	8,072,644 59	1,925,489 01	35,445 28	270,173 61
Total Ordinary.....	\$180,635,739 67	\$68,746,226 90	\$927,809 74	\$7,366,716 16
Total Industrial.....	50,848,361 26	3,769,791 03	88,025 43	813 00
Totals (companies of other states).....	\$231,484,100 93	\$72,516,017 93	\$1,015,835 17	\$7,367,529 16
Grand totals (all companies).....	\$251,084,466 65	\$80,677,294 41	\$1,017,450 73	\$7,623,466 18

WITHDRAWN

Connecticut Mutual Life.....	\$5,115,234 49	\$439,106 80	\$48 09	\$66,294 87
Fidelity Mutual Life.....	2,060,112 07	269,876 00	7,034 09	22,074 36
Guardian Life.....	2,344,344 79	2,130,138 81	15,470 11	39,881 29
Manhattan Life.....	1,069,009 49	203,814 00	427 79	10,633 95
Minnesota Mutual Life.....	550,009 39	10,000 00	260 15	
Mutual Benefit Life.....	11,135,263 71	2,611,258 68		328,427 78
National Life.....	2,626,789 96	1,949,205 56		656,737 35
National Life of the U. S. A.....	1,189,570 96	150,690 00	3,105 42	27,832 20
Old Colony Life.....	127,692 66	2,111 06		
Pacific Mutual Life.....	2,298,494 75	331,466 00	19,013 90	29,678 05
Phoenix Mutual Life.....	2,475,537 57	1,394,660 44	11,408 00	132,507 91
Union Central Life.....	6,189,063 07	3,903,043 46	15,804 66	33,250 71
Union Mutual Life.....	874,469 76	605,498 85		5,726 68
Totals (withdrawn companies).....	\$38,055,592 67	\$14,000,959 66	\$72,572 21	\$1,352,045 15

(1) Ordinary. (2) Industrial. (3) Group. (4) Participating. (5) Non-Participating.

LIFE INSURANCE COMPANIES

COMPANIES

Premium notes and liens voided by lapse (6)	Surrender values paid or applied (7-9)	Dividends paid or applied (10-14)	Total policy benefits paid (15)	Expense of investigation & settlement of policy claims (16)	Paid for claims on supplement- ary contracts (17)	Dividends and interest held on deposit surrendered during year (18)
	\$15,149 03		\$134,620 46	\$401,90	\$10,720 09	
	11,499 41	\$9,829 09	76,597 82			
	6,529,618 52	14,726,708 36	48,840,418 24	9,296 33	807,921 27	\$23,712 90
\$2,583 98	11,502 67		108,690 32		1,556 48	
	7,544 79	8,743 51	57,760 68			1,260 01
	14,599 61		137,787 23		735 00	
	1,634 51	353 03	3,087 54			252 72
\$2,583 98	\$6,591,548 54	\$14,745,633 99	\$49,358,962 29	\$9,698 23	\$820,932 84	\$25,225 63

OTHER STATES

\$382 86	\$1,944,217 12	\$1,603,894 78	\$11,355,320 87	\$5,048 32	\$29,234 93	\$176,868 48
	347,957 96		4,874,018 94	13,532 45	73,881 70	
17,220 75	116,899 15	310,438 34	6,469,737 92	4,891 61	15,365 58	7,018 13
2,595 56	132,965 23	74,933 19	936,440 57	2,552 82	7,151 11	2,325 18
	10,847,117 11	17,895,816 22	73,990,176 33	14,097 83	1,975,185 21	267,282 92
13,019 67	178,402 67	79,037 79	1,041,091 70	777 30	3,750 98	371 65
	255 47		10,510 47			
	1,528,280 55	3,540,893 46	11,027,517 31	2,530 35	242,874 54	432,754 09
	5,953,963 67	1,033,552 60	37,884,105 89	21,061 09	365,593 46	23,360 51
76,690 63	1,590,380 21	3,318,788 40	35,697,654 02	27,485 53	80,847 86	
	17,919,338 78	22,407,417 14	81,113,205 12	52,676 89	898,000 15	46,890 47
	46,625 12	89,537 08	463,016 34	397 98	240 00	10,052 44
	711 06		29,117 72			
	1,224,644 94	2,658,593 76	9,317,489 58	1,098 28	108,005 90	9,106 14
	22,371,024 54	31,698,687 89	116,174,621 50	42,284 66	1,036,665 76	390,354 82
6,324 71	103,575 00		388,862 27	4,170 33	4,760 00	
247 90	347 00	105 24	3,296 04	1,265 58		13 71
146,521 21	3,256,066 81	5,956,522 35	23,763,542 49	5,477 26	559,857 90	22,996 58
	3,518,720 32	5,114,579 76	29,724,130 00	27,021 08	460,503 44	4,513 95
	1,240,909 44	11,655,178 32	36,891,283 70	28,798 82	649,036 83	
173 74	230,344 75	24,812 60	1,077,140 32	2,210 04	3,132 32	5,806 88
	3,905 66	3,093 22	133,073 33	2 77	15,000 00	679 52
	1,406,796 30	78,881 31	11,789,430 10	54,320 26	719,636 46	
\$255,516 10	\$71,132,159 21	\$92,570,706 73	\$421,565,844 81	\$255,416,90	\$6,518,749 44	\$1,400,395 47
7,660 93	2,831,289 65	14,973,966 72	72,588,937 72	56,284 35	729,884 69	
\$263,177 03	\$73,963,448 86	\$107,544,673 45	\$494,154,782 53	\$311,701 25	\$7,248,634 13	\$1,400,395 47
\$265,761 01	\$80,554,997 40	\$122,290,307 44	\$543,513,744 82	\$321,399 48	\$8,069,566 97	\$1,425,621 10

COMPANIES

	\$1,019,323 59	\$1,852,043 97	\$8,492,051 81	\$1,751 15	\$65,365 48	\$345,172 39
	870,187 05	773,342 42	4,002,625 99	7,626 40	60,095 02	27,922 82
	1,084,059 10	1,035,784 23	6,649,678 33	756 51	27,060 60	6,698 55
\$5,871 76	651,095 95	54,931 72	1,995,784 66	335 26	6,082 43	595 75
377 42	67,139 03	172,249 24	800,035 23	483 59	4,767 30	1,744 17
	3,403,739 96	7,533,653 52	24,982,343 65	1,904 67	721,374 20	
	1,096,564 91	2,031,882 58	8,421,270 36	1,895 44	63,647 27	7,078 11
2,192 59	430,645 95	64,572 20	1,868,609 32	7,751 92	15,497 51	
4,147 37	46,482 33	3,140 75	183,574 17	2,108 03	2,215 00	23 37
916 92	792,248 16	634,244 94	4,106,062 72	7,008 47	64,140 99	12,001 53
	705,508 43	1,434,906 16	6,154,528 51	977 76	46,870 10	122,660 24
35,259 99	2,177,452 14	3,801,109 56	16,154,983 59	211 83	181,134 09	12,965 51
97,808 91	740,220 51	502,172 40	2,825,897 11	236 00	15,806 66	3,839 82
\$146,574 96	\$13,084,667 11	\$19,924,033 69	\$86,637,445 45	\$33,047 03	\$1,274,056 65	\$540,702 26

TABLE II—Continued—DISBURSEMENTS—DECEMBER 31, 1919—

WISCONSIN

NAME OF COMPANY	Paid stockholders for interest or dividends	Commissions to agents including commuted renewals	Compensation of managers and agents not paid by commissions	Agency supervision and traveling expenses of supervisors
	(19)	(20-21)	(22)	(23)
Great Northern Life.....		\$40,584 04	\$10,454 84	\$2,871 26
Guardian Life.....		68,628 36		7,123 38
Northwestern Mutual Life.....		7,936,549 38		4,550 06
Old Line Life.....	\$47,085 47	159,589 91		6,586 02
Wisconsin Life.....		33,831 44	1,940 70	1,048 69
Wisconsin National Life.....		109,611 06	11,595 00	9,518 25
State Life Fund.....		149 01		
Totals (Wis. Cos.).....	\$47,085 47	\$8,348,943 20	\$23,990 54	\$31,698 56

COMPANIES OF

Aetna Life.....	(4)	\$1,302,007 02		\$75,800 00
	(5) \$500,000 00	1,609,023 33		83,953 23
Bankers Life.....		1,423,929 49		270,913 74
Cent. Life Assur. Soc. of the U.S.(Mut)		730,393 46	\$23,830 07	12,655 68
Equitable Life Assur. Soc. of the U. S.	7,000 00	9,498,822 01	30,095 22	623,447 49
Franklin Life.....	5,000 00	545,501 72	17,730 56	57,041 72
Maryland Assur. Corp.		22,837 59		15,821 02
Massachusetts Mut. Life.....		2,570,870 75	14,006 22	5,971 51
Metropolitan Life.....	(1)	10,606,874 93	2,225 00	169,543 17
	(2)		22,337,202 59	156,489 99
Mutual Life.....		8,241,725 48	697,895 25	727,929 59
Mutual Trust Life.....	(4)	334,570 98	11,822 86	9,109 00
	(5)	6,732 88	311 00	627 77
New England Mutual Life.....		2,091,086 15		10,410 04
New York Life.....		12,765,476 05	187,272 30	1,078,486 54
North American Life.....	131 25	283,584 91		27,256 62
North Am. Life and Cas.....		5,476 66		
Penn Mutual Life.....		4,128,086 56		41,014 30
Prudential.....	(1) 198,915 39	6,122,937 52		99,126 23
	(2) 251,084 61	16,510,381 09		290,038 61
Security Mutual Life.....		241,314 31		89,763 73
Surety Fund Life.....		38,904 16	3,194 26	6,388 40
Travelers Ins. Co.....		4,141,832 48	19,594 30	170,349 53
Totals Ordinary.....	\$711,046 64	\$66,802,288 44	\$1,007,977 04	\$3,575,609 31
Totals Industrial.....	251,084 61	16,510,381 09	22,337,202 59	446,528 60
Totals (companies of other states)	\$962,131 25	\$83,312,669 53	\$23,345,179 63	\$4,022,137 91
Grand totals (all companies).....	\$1,009,216 72	\$91,661,612 73	\$23,369,170 17	\$4,053,836 47

WITHDRAWN

Connecticut Mutual Life.....		\$1,238,059 61	\$14,672 49	\$15,507 74
Fidelity Mutual Life.....		746,601 61	1,300 00	20,725 02
Guardian Life.....	\$24,000 00	869,554 24		54,666 24
Manhattan Life.....	16,932 35	193,315 72		19,726 28
Minnesota Mutual Life.....		477,293 00		66,742 08
Mutual Benefit Life.....		4,434,942 44		84,075 82
National Life.....		1,244,140 32	8,183 68	50,426 17
National Life of the U. S. A.....	60,000 00	580,346 82	35,353 39	7,275 49
Old Colony Life.....		171,611 62	8,911 62	
Pacific Mutual Life.....		1,936,566 91	51,953 11	14,739 47
Phoenix Mutual Life.....		1,115,134 38	125,008 45	1,366 10
Union Central Life.....	750,000 00	2,863,817 17		42,555 48
Union Mutual Life.....		237,926 16	45 32	16,563 84
Totals (withdrawn companies).....	\$850,932 35	\$16,109,310 00	\$245,428 06	\$394,369 73

(1) Ordinary. (2) Industrial. (3) Group. (4) Participating. (5) Non-Participating.

LIFE INSURANCE COMPANIES
COMPANIES

Branch office expenses	Medical ex- aminations and inspection of risks	Salaries of officers, direc- tors and home office employees	Rents	Advertising, printing and stationery, postage, tele- graph, tele- phone, express and exchange	Legal expense	Furniture, fixtures and safes
(24)	(25)	(26)	(27)	(28)	(29)	(30)
\$4,135 40	\$5,489 01	\$19,120 79	\$1,517 50	\$3,404 04	\$22 25	\$274 90
2,854 87	10,721 64	24,177 13	2,953 10	6,670 86	30 00	1,816 44
	413,763 43	1,135,683 43	270,000 00	268,163 30	10,727 88	6,499 05
1,418 09	23,660 98	39,857 06	4,089 60	16,724 65	12 00	1,042 53
	7,208 78	15,984 38	1,560 00	4,153 48	386 28	984 10
2,444 00	19,026 89	25,742 13	900 00	7,590 11	104 25	552 99
	64 00	900 00				
\$10,852 36	\$479,934 73	\$1,261,464 92	\$280,960 20	\$306,706 44	\$11,282 66	\$11,170 01

OTHER STATES

\$189,503 95	\$79,226 03	\$353,277 22	\$70,437 19	\$153,893 73	\$7,378 93	\$25,623 39
212,100 44	151,313 65	392,323 50	79,228 13	184,851 78	968 59	28,393 79
112,890 53	140,091 40	410,206 28	42,500 00	215,324 00	925 17	46,062 40
30,390 30	80,564 48	143,847 38	11,053 50	50,333 83	281 10	7,203 43
922,601 22	694,563 80	2,147,824 39	661,930 25	588,759 81	52,510 98	192,311 43
	70,221 06	147,902 01	31,710 78	43,130 84	736 32	7,338 70
11,818 68	6,416 75	20,455 55	528 24	5,204 41		1,510 94
241,059 23	208,916 30	525,862 81	131,388 65	190,606 67	2,597 38	31,608 29
885,157 62	1,736,153 59	3,477,983 35	606,225 78	523,684 80	35,887 96	59,896 41
2,442,373 68	593,507 05	3,696,115 12	1,266,718 83	680,615 91	11,699 31	80,085 20
1,204,847 96	727,979 63	1,972,835 46	602,319 26	846,994 13	26,953 43	79,119 20
13,556 79	37,208 95	72,801 30	8,470 64	29,096 04		3,684 58
935 81	188 51	4,955 37	579 31	2,074 16		252 91
212,765 55	190,509 39	382,817 76	65,949 96	110,914 02	36 64	26,301 13
1,758,241 35	886,828 94	2,691,731 40	608,366 32	655,958 82	18,199 07	168,512 86
30,327 54	28,790 06	70,314 40	11,866 86	28,021 62	8,287 83	2,548 35
	912 00	15,389 34	3,564 90	1,542 70	348 47	
202,126 04	268,247 19	827,930 65	204,263 94	225,018 59	16,030 31	27,092 23
691,999 71	966,790 26	2,017,323 60	426,793 92	462,906 84	28,085 97	25,911 01
5,153,532 26	148,140 00	2,656,443 02	833,128 67	378,180 22	34,744 92	55,793 32
34,653 25	41,832 23	117,252 63	33,294 75	18,982 04	3,379 74	933 07
788 34	3,951 66	27,912 22	3,040 90	6,423 28	1,081 81	1,256 76
964,450 58	428,121 02	970,959 93	402,001 67	233,494 33	6,609 99	138,872 90
\$7,720,214 89	\$6,748,826 90	\$1,791,906 55	\$4,005,514 95	\$4,574,216 44	\$210,299 69	\$874,433 78
7,595,905 94	741,647 05	6,352,558 14	2,099,847 50	1,058,796 13	46,444 23	135,878 52
\$15,316,120 83	\$7,490,473 95	\$23,144,464 69	\$6,105,362 45	\$5,633,012 57	\$256,743 92	\$1,010,312 30
\$15,326,973 13	\$7,970,408 68	\$24,405,929 61	\$6,386,322 65	\$5,939,719 01	\$268,026 58	\$1,021,482 31

COMPANIES

\$98,535 59	\$109,138 61	\$316,846 29	\$76,102 83	\$89,459 53	\$6,338 77	\$7,782 16
145,085 70	63,829 05	254,777 10	76,509 91	94,122 72	2,510 37	8,068 54
396,460 25	92,163 51	292,801 51	59,823 45	102,771 96	4,275 31	12,960 88
29,008 71	16,640 25	119,256 47	69,886 71	29,833 22	7,311 23	1,059 65
1,313 40	40,805 12	90,383 96	9,544 79	24,024 63	4,130 00	8,972 47
36,550 36	283,003 24	741,709 40	82,101 01	139,563 60	45,699 73	8,242 33
140,869 92	107,360 00	268,480 46	77,357 14	90,471 62	255 70	28,146 13
27,517 19	61,208 14	203,579 51	23,700 00	57,382 89	7,448 25	10,887 52
2,971 32	24,261 19	34,774 06	4,883 54	16,632 00	3,492 37	421 96
	202,760 05	420,456 60	84,337 02	136,674 78	766 45	21,839 88
215,222 52	102,033 90	341,067 19	40,000 00	90,397 25	7,637 39	35,588 71
95,221 83	171,375 46	783,435 71	175,672 92	129,163 61	22,322 33	24,935 23
74,980 53	18,678 50	100,275 61	29,261 03	14,124 31	3,150 00	500 57
\$1,263,737 32	\$1,293,257 02	\$3,967,843 87	\$809,180 35	\$1,014,622 12	\$115,337 90	\$169,405 43

TABLE II—Concluded—DISBURSEMENTS—DECEMBER 31, 1919—

WISCONSIN

NAME OF COMPANY	Repairs and expenses on real estate	Taxes on real estate	State taxes on premiums	Insurance department licenses and fees	All other licenses, fees and taxes
	(31)	(32)	(33)	(34)	(35-38)
Great Northern Life			\$2,215 87	\$392 63	\$1,626 30
Guardian Life			1,104 40	313 81	3,197 98
Northwestern Mutual Life	\$184,870 80	\$105,314 08	748,095 49	34,450 91	879,026 61
Old Line Life	38 97	404 94	3,572 72	1,338 08	7,718 80
Wisconsin Life	2,138 84	782 78	742 12	209 14	1,336 40
Wisconsin National Life	243 89	989 90	2,633 98	806 28	1,194 31
State Life Fund					
Totals (Wis. Cos)	\$187,292 50	\$107,491 70	\$758,364 58	\$37,510 85	\$894,100 40

COMPANIES OF

Aetna Life	(4)		\$139,894 68	\$6,831 66	\$240,158 14
Bankers Life	(5)\$120,993 39	\$27,779 69	119,345 08	7,561 03	304,045 96
Cent. Life Assur. Soc. of U. S.	746 57	1,673 89	161,939 59	6,136 85	57,047 94
Equitable Life Assur. Soc. of U.S	16,319 48	8,318 24	63,822 67	4,868 32	1,559 53
Franklin Life	493,172 95	342,647 86	875,133 73	4,691 28	682,992 62
Maryland Assur. Corp	9,479 48	3,951 65	21,705 05	8,821 53	31,142 11
Massachusetts Mut. Life			233 17	4,675 75	2,623 52
Metropolitan life	54,299 26	29,055 23	200,340 20	20,889 57	185,681 57
	(1)		998,271 57	2,402 76	714,156 72
	(2)		1,236,016 49	2,937 32	294,781 20
Mutual Life	491,180 11	363,376 75	839,275 44	36,640 86	508,643 97
Mutual Trust Life	(4) 2,608 95	1,465 44	14,850 69	8,531 24	14,261 53
	(5)		681 87	237 59	311 53
New England Mutual Life	69,647 07	62,330 60	224,907 17	17,755 85	77,558 92
New York Life	407,107 35	298,848 60	1,278,534 57	30,376 36	1,194,378 09
North American Life	9,751 60	2,606 55	16,586 67	3,133 79	13,270 67
North Am. Life and Cas			866 06	494 30	982 74
Penn Mutual Life	150,009 24	39,757 63	462,581 19	25,277 88	127,972 36
Prudential	(1)		797,265 64	29,684 89	445,446 67
	(2)605,079 23	543,945 07	1,193,218 61	30,361 62	250,735 30
Security Mutual Life	22,896 07	16,119 78	28,778 06	3,031 99	10,482 63
Surety Fund Life			2,693 95	1,211 84	1,601 50
Travelers Ins. Co.	187,667 99	179,981 78	284,497 74	15,121 18	535,899 51
Total Ordinary	\$2,035,879 51	\$1,377,913 69	\$6,532,204 79	\$238,376 52	\$5,150,218 23
Total Industrial	605,079 23	543,945 07	2,429,235 10	33,298 94	545,516 50
Totals (Cos. of other states)	\$2,640,958 74	\$1,921,858 76	\$8,961,439 89	\$271,675 46	\$5,695,734 73
Grand totals (all companies)	\$2,828,251 24	\$2,029,350 46	\$9,720,104 47	\$309,186 31	\$6,589,835 13

WITHDRAWN

Connecticut Mutual Life	\$84,659 35	\$54,421 70	\$121,980 73	\$7,282 81	\$209,385 02
Fidelity Mutual Life	72,060 16	29,654 93	90,492 54	8,425 95	27,726 15
Guardian Life	194,815 34	62,406 68	94,944 82	7,430 13	32,467 76
Manhattan Life	156,684 95	97,284 82	25,332 42	3,794 10	7,205 60
Minnesota Mutual Life			24,594 36	2,759 96	17,753 74
Mutual Benefit Life	52,985 07	109,290 88	475,607 32	23,750 69	354,725 62
National Life	16,401 40	7,535 81	129,394 27	7,516 56	142,530 13
National Life of U. S. A.		144 46	49,956 29	6,320 16	15,158 67
Old Colony Life	34,818 79	10,263 61	3,120 22	3,351 42	7,977 86
Pacific Mutual Life	87,020 48	32,962 11	124,964 66	7,609 97	81,822 93
Phoenix Mutual Life	19,931 59	12,988 80	104,052 48	7,209 39	126,881 57
Union Central Life	164,213 63	56,659 23	369,118 33	27,289 58	921,789 80
Union Mutual Life	23,278 34	14,791 79	40,812 58	3,113 53	7,500 46
Totals (withdrawn cos.)	\$906,869 10	\$488,404 82	\$1,654,371 02	\$115,854 25	\$1,952,925 31

(1)Ordinary. (2)Industrial, (3)Group. (4)Participating (5)Non-participating.

LIFE INSURANCE COMPANIES
COMPANIES

Agents balances charged	Loss on sale or maturity of ledger assets	Decrease in book value of ledger assets	All other disbursements	Total disbursements	Balance
(44)	(47)	(48)	(39-46, except 44)	(49)	(50)
\$1,285 76		\$34 40	\$14,217 13	\$253,388 57	\$1,167,080 14
			10,634 86	216,824 05	927,565 92
	\$59,064 00	187,928 92	438,027 14	62,364,064 12	427,899,460 84
557 05		209 08	3,753 53	427,906 28	2,295,949 82
4,122 82			5,496 46	140,887 10	584,280 49
587 58		1,762 13	6,999 31	340,824 29	1,477,038 47
		61 52	221 95	4,736 74	70,334 27
\$6,553 21	\$59,064 00	\$189,996 05	\$479,350 38	\$63,748,631 75	\$434,421,709 95

OTHER STATES

\$44 83	\$3,181 75		\$48,790 62	\$14,262,521 74	\$90,375,694 57
50 86	5,142 54		56,758 54	8,935,266 62	39,503,513 28
16,349 58			1,347,220 14	10,750,970 81	38,031,901 05
4,221 50			201,932 59	2,430,065 24	7,803,499 36
25,735 25	78,229 82	\$2,903,403 46	22,749,813 49	119,819,429 35	587,308,203 10
3,157 21		1,265 37	13,729 79	2,065,557 53	10,357,828 34
2,122 56		29 33	1,823,534 51	(6) 1,928,322 49	1,859,013 81
	35,284 66	41,924 89	4,233,766 79	20,429,806 27	114,494,743 07
18,967 21	508,291 91	133,893 54	38,952,994 13	169,177,538 85	835,685,472 17
			2,846,367 35		
93,842 04	2,093,531 32	197,345 78	25,525,657 89	127,388,866 18	654,063,518 79
2,199 89	2,594 32		16,847 70	1,057,387 66	4,152,755 81
			16,580 43	63,586 86	297,028 17
	2,487 67	150,047 24	47,732 99	13,178,958 05	94,193,441 93
	32,214 87	4,122,984 95	29,615,517 32	175,442,962 50	936,509,948 90
	122 60		21,167 05	955,560 97	4,966,887 78
		48 03	57,492 55	91,693 08	279,448 33
4,078 59	74,366 16	2,009,920 01	15,410,876 35	48,596,523 45	200,285,349 19
			715,440 19	43,244,796 31	290,408,112 98
	36,180 47	848,622 81	45,049,724 24	112,438,453 42	292,626,759 46
	3,449 88	1,796 43	20,719 82	1,777,269 97	9,769,706 77
	20 48	288 93	20,340 07	267,854 18	941,719 95
337 57	20,618 45	430,180 49	152,863 81	21,846,842 07	115,893,262 59
\$171,107 09	\$2,859,536 43	\$9,993,128 45	\$141,139,776 77	\$783,711,780 18	\$4,037,181,049 94
	36,180 47	848,622 81	47,896,091 59	112,438,453 42	292,626,759 46
\$171,107 09	\$2,895,716 90	\$10,841,751 26	\$189,035,868 36	\$896,150,233 60	\$4,329,807,809 40
\$177,660 30	\$2,954,780 90	\$11,031,747 31	\$189,515,218 74	\$959,898,865 35	\$4,764,229,519 35

COMPANIES

\$65 43	\$9,412 42	\$72,416 88	\$87,055 23	\$11,523,464 02	\$82,975,011 79
	13,937 17	3,289 47	1,010,662 18	6,768,048 80	38,844,732 13
1,649 72	44,943 60	65,472 26	595,388 96	9,693,190 61	57,434,456 27
127 60	20,741 27	13,836 11	96,743 20	2,927,518 16	18,846,419 36
9,029 00	3,056 00	339 00	17,623 44	1,605,395 24	6,874,545 99
		78,475 84	15,464,210 57	48,120,556 44	248,735,513 20
2,218 16	48,837 65	7,803 42	102,621 18	10,974,440 90	71,194,951 96
10,210 63		10,000 00	585,682 72	3,644,030 88	16,892,292 05
	90 00		20,785 26	536,287 41	1,359,158 55
2,006 34	193,534 09	98,146 32	109,589 60	7,796,964 48	46,201,384 35
	146 00	48,431 90	163,036 77	8,881,171 00	50,776,467 85
95,523 08	99 56	47,248 21	692,193 69	23,781,929 87	131,645,149 62
	1,653 95	169,973 44	11,010 96	3,613,420 51	19,547,107 74
\$120,829 96	\$336,451 71	\$615,432 85	\$18,956,603 76	\$139,866,418 32	\$791,327,190 86

(6) Includes \$1,706,326.75 disbursements casualty department.

TABLE III—ASSETS—DECEMBER 31, 1919—

WISCONSIN

NAME OF COMPANY	Book value of real estate (1)	Mortgage loans (2)	Collateral loans (3)	Policy loans (4)
Great Northern Life.....		\$605,851 06		\$79,822 01
Guardian Life.....		729,160 00		67,502 02
Northwestern Mutual Life.....	\$4,111,455 84	199,503,024 62	\$8,509 25	57,501,322 88
Old Line Life.....		1,530,654 75		65,589 43
Wisconsin Life.....	80,480 85	296,524 50		77,780 30
Wisconsin National Life.....	45,000 00	333,800 09		65,443 65
State Life Fund.....		31,300 00		4,055 22
Totals (Wis. Cos.).....	\$4,236,936 69	\$203,030,314 93	\$8,509 25	\$57,861,515 51

COMPANIES OF

Aetna Life.....	(4)	\$31,096,470 00	\$642,812 39	\$9,062,970 02
Bankers Life.....	(5)\$1,191,024 46	24,475,280 11	1,060 03	2,802,223 73
Cent. Life Assur. Soc of U. S. (Mut).....	60,000 00	32,447,516 72	1,839 22	888,563 67
Equitable Life Assur. of the U. S.	325,000 00	5,573,357 59	1,029 58	896,775 46
Franklin Life.....	18,515,857 11	102,928,160 28	327,161 79	85,038,765 74
Maryland Assur. Corp.....	240,000 00	6,130,390 00	231,998 33	2,275,256 51
Massachusetts Mut. Life.....	1,094,630 62	33,853,869 54	2,670 08	15,222,776 93
Metropolitan Life.....	(1)11,632,112 30	131,868,131 87	26,113 99	51,054,166 94
Mutual Life.....	(2)10,651,036 82	157,633,122 36	19,209 90	93,125 46
Mutual Trust Life.....	14,901,121 02	100,754,822 85	7,674 49	82,740,384 67
New England Mutual Life.....	(4)5,130 07	2,974,831 84	376 63	341,918 78
New York Life.....	(5)2,995,707 00	25,500 09	105,631 30	15,022 90
North American Life.....	9,070,481 00	16,477,700 03	189,523 44	13,747,331 17
North Am. Life and Cas.....	199,695 22	3,182,342 00	2,169 47	506,834 42
Penn Mutual Life.....	2,000 00	61,230 00		957 00
Prudential.....	2,055,712 82	76,636,881 93	921,219 77	25,605,313 23
Security Mutual Life.....	(1)18,705,909 14	134,134,923 53	1,087,051 36	42,879,358 65
Surety Fund Life.....	743,570 07	2,996,425 00	484 11	1,655,116 64
Travelers Ins. Co.....	5,335,277 93	504,022 70		41,800 78
Total Ordinary.....	\$68,367,379 62	43,309,622 15	4,565 88	14,039,239 36
Total Industrial.....	29,356,945 96	\$783,166,201 80	\$2,477,615 61	\$489,790,797 92
Totals (companies of other states).....	\$97,724,325 58	291,768,045 89	1,106,261 26	93,125 46
Grand totals (all companies).....	\$101,961,262 27	\$1,074,934,247 69	\$3,583,876 87	\$489,883,923 38

WITHDRAWN

Connecticut Mutual Life.....	\$2,104,479 15	\$34,872,537 22	\$1,230 96	\$9,166,968 39
Fidelity Mutual Life.....	1,460,644 99	14,396,640 63	25,348 83	6,424,775 43
Guardian Life.....	3,783,779 08	26,142,030 90	1,154 57	6,760,645 46
Manhattan Life.....	4,139,618 63	5,192,552 34	125 67	3,643,905 08
Minnesota Mutual Life.....		4,037,722 41	534 94	1,030,139 16
Mutual Benefit Life.....	2,845,965 36	96,204,450 00	7,293,111 81	41,469,912 63
National Life.....	266,778 95	32,020,762 11	216 12	8,045,437 15
National Life of the U. S. A.....	48,610 92	6,759,118 67	21,526 55	2,615,653 36
Old Colony Life.....	735,796 19	180,500 00		162,911 79
Pacific Mutual Life.....	2,350,455 60	23,912,182 41	4,043,061 87	6,799,464 42
Phoenix Mutual Life.....	1,204,243 85	28,995,973 34	845 60	6,473,743 14
Union Central Life.....	2,646,321 38	99,112,408 72	2,049 01	18,281,774 16
Union Mutual Life.....	727,565 42	792,039 83	113,955 09	2,790,172 73
Totals (withdrawn companies).....	\$22,314,259 52	\$372,618,918 58	\$11,503,161 02	\$113,665,502 90

(1)Ordinary. (2)Industrial. (3)Participating. (4)Non-participating.

LIFE INSURANCE COMPANIES
COMPANIES

Premium notes (5)	Book value of bonds (6)	Book value of stocks (6)	Cash in office (7)	Bank deposits not on interest (8)	Bank deposits on interest (9)	Bills re- ceivable (10)
\$5,346 35	\$463,860 92		\$160 00	\$3,695 37	\$6,842 16	
1,602,310 60	125,085 61		1,062 55	275 31	3,642 43	
2,492 36	162,740,539 54	\$426,976 00	4,699 78		2,000,622 33	
	618,980 68		300 00	5,700 00	60,831 31	
	120,200 00		1,314 83		6,965 80	
2,065 91	973,448 41		724 65	10,498 45	44,087 22	
2,090 40	30,527 50		2,358 47			\$2 68
\$1,614,305 62	\$165,072,642 66	\$426,976 00	\$10,620 28	\$20,169 13	\$2,122,991 25	\$2 68

OTHER STATES

\$59,517 52	\$41,895,197 74	\$820,656 36	\$3,754 08	\$1,489,751 86	\$2,287,317 80	\$4,176 06
1,937 82	4,073,014 65	6,146,170 00	84 79	331,787 79	480,929 90	
335,891 67	3,749,984 74			28,792 61	513,498 72	6,797 47
9,250 58	722,711 67		1,275 00	2,093 42	174,812 78	33,530 40
	357,574,019,87	15,400,787 00	370,947 81	158,358 32	6,439,229 75	2,438 17
39,583 95	1,105,896 36	55,593 76	1,866 40		230,912 10	
	1,419,184 73		3,073 25	1,957 83	133,587 86	
1,511,917 55	55,880,155 12	265,125 00	1,809 41	224,899 03	1,436,889 79	
5,287,289 73	205,088,497 86				4,586,909 06	
1,493,654 30	246,797,803 10				5,577,768 76	
	427,029,922 11	23,464,434 63	258,058 82	213,927 75	4,529,068 49	
18,098 59	717,225 35		5,693 22	11,729 74	47,553 49	
84 39	235,458 96		441 25		20,520 67	
1,103,377 51	56,438,968 00	2,418,444 00			906,282 95	
4,179,913 45	601,849,888 64	99,375 00	6,214 82	2,117,768 99	17,922,024 22	544 50
34,519 34	580,323 00	9,250 00	19,850 91	37,357 85	354,755 41	697 09
21 14	124,554 59		971 17	8,768 58	7,217 40	65,935 78
7,332,238 05	86,177,433 24	472,366 37	16,437 63		1,002,139 68	33,905 66
			6,284 27		1,131,908 92	
	373,533,275 15	3,799,580 37	10,900 81	761,584 40	5,063,797 20	
66,205 03	3,920,648 83	26,350 00	8,498 47	65,356 94	257,882 59	
6,086 72	330,845 73		1,683 02	927 46	47,519 02	1,664 51
	47,836,151 00	1,538,137 48			3,734,539 23	
\$19,985,842 95	\$1,896,250,082 19	\$50,716,689 60	\$706,944 32	\$4,693,478 17	\$46,245,499 83	\$149,689 64
1,493,654 30	620,331,078 25	3,799,580 37	10,900 81	761,584 40	10,641,565 96	
\$21,479,497 25	\$2,516,581,160 44	\$54,516,269 97	\$717,845 13	\$5,455,062 57	\$56,887,065 79	\$149,689 64
\$23,093,802 87	\$2,681,653,803 10	\$54,943,245 97	\$728,465 41	\$5,475,231 70	\$59,010,057 04	\$149,692 32

COMPANIES

\$88,005 39	\$35,187,003 75	\$162,905 25			\$1,049,967 01	\$79 18
631,015 01	15,025,596 29	153,994 54	\$1,245 23	\$1,000 00	504,937 95	2,782 86
	18,503,527 95	20,700 00	7,243 25	85,581 47	2,096,417 52	
142,997 18	5,097,617 00	127,200 00	3,296 29	3,321 07	473,424 05	
55,201 36	1,238,765 26		1,218 95		368,593 30	88,896 84
	98,864,399 77	17,250 00	8,455 58	163,279 35	1,862,745 91	
2,006,330 77	28,230,189 24		2,488 22	20,000 00	601,963 57	
280,501 88	3,308,166 58	3,237,768 40	30,643 75	38,119 94	423,219 28	
2,646 18	129,195 57		1,150 00		128,890 04	
969,327 11	6,868,491 80		7,018 77	123,648 50	1,120,706 82	
27,454 76	12,380,539 55	348,790 00	1,698 52		1,315,706 77	
2,385,673 59	7,316,216 00		2,693 21	1,086 53	1,840,324 32	
72,301 39	12,711,768 05	2,127,555 28	691 03	16,322 29	194,736 63	
\$6,661,454 62	\$244,861,467 81	\$6,196,163 47	\$67,842 80	\$452,359 15	\$11,981,633 17	\$91,758 88

TABLE III—Concluded—ASSETS—DECEMBER 31, 1919—

WISCONSIN

NAME OF COMPANY	Agents balances (net)	Other ledger assets	Total ledger assets	Non-
				Interest and rents due and accrued
	(10)	(11)	(12)	(21)
Great Northern Life.....	\$1,502 27		\$1,167,080 14	\$23,485 53
Guardian Life.....		\$838 00	927,565 92	14,320 98
Northwestern Mutual Life.....			427,899,460 84	6,753,525 71
Old Line Life.....	2,018 56	9,382 73	2,295,949 82	36,252 88
Wisconsin Life.....	1,014 21		584,280 49	12,398 28
Wisconsin National Life.....	1,970 18	36,355 26	(*) 1,513,393 73	29,140 00
State Life Fund.....			70,334 27	961 74
Totals (Wis. Cos.).....	\$6,505 22	\$46,575 99	\$434,458,065 21	\$6,870,085 12

COMPANIES OF

Aetna Life.....	(4)\$13,070 74		\$90,375,694 57	\$1,850,067 76
Bankers Life.....	(5) 29,106 23		39,503,513 28	743,402 70
Cent. Life Assur. Soc. of U. S. (Mut.).....	62,834 97	\$828 00	38,031,901 05	985,532 56
Equitable Life Assur. Soc. of U. S.....	315,757 74	236,719 52	7,803,499 36	146,619 09
Franklin Life.....	46,330 93		587,308,203 10	7,410,474 77
Maryland Assur. Corp.....	1,466 17	299,749 97	10,357,828 34	229,060 79
Massachusetts Mut. Life.....			1,859,013 81	11,557 38
Metropolitan Life.....	(1)-393,990 63	4,489,649 13	114,494,743 07	2,041,768 58
	(2)-475,500 21	256,311 43	413,638,940 25	7,104,658 17
			422,046,531 92	5,626,804 32
Mutual Life.....	9,238 94	154,865 02	654,063,518 79	8,341,248 38
Mutual Trust Life.....	(4) 26,793 60	3,404 59	4,152,755 81	68,894 75
	(5)		297,028 17	3,356 27
New England Mutual Life.....			94,193,441 93	1,276,827 16
New York Life.....	54,599 19	643,917 02	936,509,948 90	11,849,389 88
North American Life.....	35,964 48	3,128 59	4,966,887 78	106,273 36
North Am. Life and Cas.....	1,951 24	5,871 43	279,448 33	4,941 64
Penn Mutual Life.....	29,114 81	2,586 00	200,285,349 19	2,921,077 11
Prudential.....	(1) 19,276 03	246,360,000 00	290,408,112 98	3,768,103 79
	(2)	244,470,262 50	292,626,759 46	3,788,446 18
Security Mutual Life.....	29,169 09		9,769,706 77	195,352 73
Surety Fund Life.....	7,170 01		941,719 95	17,158 97
Travelers Ins. Co.....	137 56	95,592 00	115,893,262 59	1,861,773 08
Total Ordinary.....	\$287,991 10	\$252,296,305 27	\$3,615,134,518 02	\$50,937,538 92
Total Industrial.....	—475,500 21	—244,213,951 07	714,673,291 38	9,415,250 50
Totals (companies of other states).....	\$763,491 31	\$496,510,256 34	\$4,329,807,809 40	\$60,352,789 42
Grand totals (all companies).....	\$769,996 53	\$496,556,832 33	\$4,764,265,874 61	\$67,222,874 54

WITHDRAWN

Connecticut Mutual Life.....	\$16,353 94	\$325,481 55	\$82,975,011 79	\$1,652,678 99
Fidelity Mutual Life.....	216,750 37		38,844,732 13	480,486 22
Guardian Life.....	33,306 22	69 85	57,434,456 27	795,440 08
Manhattan Life.....	22,362 05		18,846,419 36	358,741 01
Minnesota Mutual Life.....	12,373 77	41,100 00	6,874,545 99	118,972 71
Mutual Benefit Life.....	5,951 79		248,735,513 20	4,546,128 11
National Life.....	785 83		71,194,951 96	1,668,805 83
National Life of the U. S. A.....	95,498 50	33,464 22	16,892,292 05	219,975 94
Old Colony Life.....	18,068 44		1,359,158 21	5,100 11
Pacific Mutual Life.....	7,027 05		46,201,384 35	720,373 20
Phoenix Mutual Life.....	27,472 32		50,776,467 85	995,019 40
Union Central Life.....		56,602 70	131,645,149 62	4,208,627 18
Union Mutual Life.....			19,547,107 74	238,641 16
Totals (withdrawn companies).....	\$455,950 28	\$456,718 32	\$791,327,190 52	\$16,008,989 94

(1)Ordinary (2)Industrial (3)Participating (4)Non-participating (5)Includes assets of casualty department.

LIFE INSURANCE COMPANIES
COMPANIES

LEDGER ASSETS						
Market value of real estate over book value (22)	Market or authorized value of bonds and stocks over book value (23)	Net amount of uncollected and deferred premiums (29)	All other non-ledger assets (24: 30-34)	Gross assets (35)	Deduct assets not admitted (46)	Total admitted assets (47)
		\$28,375 92		\$1,218,941 59	\$2,789 78	\$1,216,151 81
		35,057 04	\$7,500 00	984,443 94	615 11	983,828 83
		5,778,040 30	554,443 68	440,985,470 53	123,694 78	440,861,775 75
		39,837 09		2,372,039 79	38,753 50	(e) 2,341,455 16
		15,701 86	6,207 25	618,587 88	6,736 03	611,851 85
		31,316 40	514 60	(e) 1,574,364 73	5,106 70	(e) 1,569,258 03
				71,296 01		71,296 01
		\$5,928,328 61	\$568,665 53	\$447,825,144 47	\$177,695 90	\$447,655,617 44

OTHER STATES

	\$931,817 19	\$816,714 46		\$93,974,293 98	\$67,941 39	\$93,906,352 59
	1,273,091 45	1,411,748 52		42,931,755 95		42,931,755 95
		901,987 16		39,919,420 77	470,563 64	39,448,857 13
		166,298 10	\$10,563 99	8,126,980 54	144,081 46	7,982,899 08
		7,277,687 38		601,996,365 25	2,572,445 86	599,423,919 39
	2,563 24	165,316 15		10,754,768 52	65,908 70	10,688,859 82
		10,837 70		1,881,408 89	7,838 79	(e) 1,873,570 10
		2,562,384 01		119,098,895 66	432,522 65	118,666,373 01
		16,887,989 24	14,748 08	437,646,335 74	1,073,473 87	436,572,861 87
		1,930,878 06		429,604,214 30	1,355,251 62	428,248,962 68
		5,167,599 15		667,572,366 32	5,182,091 42	662,390,274 90
		150,370 29		4,372,020 85	48,395 73	4,323,625 12
		16,192 03	3,994 00	320,570 47	8,192 47	312,378 00
\$3,499 00	174,255 00	1,074,960 79		96,722,983 88		96,722,983 88
		13,993,352 96	55,964 75	962,408,656 49	1,386,536 44	961,022,120 05
		108,431 15		5,181,592 29	53,436 90	5,128,155 39
		1,352 18		285,742 15	80,847 10	204,895 05
13,500 00		4,227,607 30		207,447,533 60	3,726,698 22	203,720,835 38
	315,000 00	9,414,512 65	132,093 49	304,037,822 91	19,548 56	304,018,274 35
		1,287,280 50	268,657 99	297,971,144 13	3,896,792 92	294,074,351 21
118,429 93		237,469 71		10,320,959 14	80,629 26	10,240,329 88
	1,338 27	26,079 92	6,786 77	993,083 88	15,696 17	977,387 71
	400,719 52	3,470,710 18	49,671,739 46	171,298,204 83	718,286 34	(e) 170,579,918 49
\$135,428 93	\$3,098,784 67	\$68,089,601 03	\$49,895,890 54	\$3,787,291,762 11	\$16,155,134 97	\$3,771,136,627 14
		3,218,158 56	268,657 99	727,575,358 43	5,252,044 54	722,323,313 89
\$135,428 93	\$3,098,784 67	\$71,307,759 59	\$50,164,548 53	\$4,514,867,120 54	\$21,407,179 51	\$4,493,459,941 03
\$135,428 93	\$3,098,784 67	\$77,236,088 20	\$50,733,214 06	\$4,962,692,265 01	\$21,584,875 41	\$4,941,115,558 47

COMPANIES

	\$91,901 75	\$1,192,084 17		\$85,911,676 70	\$61,906 85	\$85,849,769 85
\$98,355 43		499,688 26	\$9,543 00	39,932,805 04	733,304 90	39,199,500 14
		1,603,669 44		59,833,565 79	1,618,037 06	58,215,528 73
		136,620 61	27,800 84	19,369,581 82	115,799 96	19,253,781 86
		168,769 96		7,162,288 66	174,108 78	6,988,179 88
		3,788,088 76		257,069,730 07	5,416,860 77	251,652,869 30
		1,097,435 81		73,961,193 60	903,198 09	73,057,995 51
	181,366 02	303,782 93	20 63	17,597,437 57	160,646 20	17,436,791 37
160,397 08		36,993 93		1,561,649 33	24,599 82	1,537,049 51
		786,213 56	1,800 00	47,709,771 11	14,302 89	(e) 50,641,694 27
	73,393 25	723,037 02		52,567,917 52	106,378 15	52,461,539 37
		1,012,129 17		136,865,905 97	94,666 26	136,771,239 71
		200,941 95	19,519 00	20,006,209 85	742,708 53	19,263,501 32
\$258,752 51	\$346,661 02	\$11,549,455 57	\$58,683 47	\$819,549,733 03	\$10,166,818 26	\$812,329,440 82

TABLE IV—LIABILITIES—DECEMBER 31, 1919—

WISCONSIN

NAME OF COMPANY	Total net reserves	Present value of amounts not yet due on supplementary contracts not involving life contingencies	Present value of amounts incurred but not yet due for total and permanent disability benefits	Liability on policies cancelled upon which surrender value may be demanded	Total policy claims
	(7-8)	(9)	(10)	(11)	(20)
Great Northern Life.....	\$966,845 23	\$17,851 18			\$10,416 48
Guardian Life.....	790,850 75	20,117 73			14,837 81
Northwestern Mutual Life	390,307,539 00	8,874,579 00	\$5,166 00	\$9,463 83	1,529,498 06
Old Line Life.....	1,394,764 43	25,856 93			3,000 00
Wisconsin Life.....	563,142 74				2,400 00
Wisconsin National Life.....	1,011,386 42	15,428 79			6,542 92
State Life Fund.....	59,074 35				
Totals (Wis. Cos.).....	\$395,093,602 92	\$8,953,833 63	\$5,166 00	\$9,463 83	\$1,566,695 27

COMPANIES OF

Aetna Life.....	(4) \$82,106,368 00	\$448,939 00		\$5,353 65	\$467,760 00
Bankers Life.....	(5) 33,418,291 00	834,094 00		8 64	398,658 41
Cent. L. Ass. Soc. of U. S. (Mut.).....	21,040,156 67	97,204 00			483,097 00
Equitable Life Assur. Soc. of the U. S.....	6,961,016 68	40,046 00	\$3,962 00		56,530 00
	488,342,119 00	4,818,020 00	230,438 00	56,013 15	5,835,737 92
Franklin Life.....	9,142,826 00	45,191 00	3,376 00		56,886 76
Maryland Assur. Corp.....	53,305 61				800 00
Massachusetts Mut. Life.....	104,770,896 00	1,867,495 00	36,720 00		394,195 79
Metropolitan Life.....	(1) 413,846,039 30	977,788 05	184,241 40	89,405 94	1,952,246 09
	(2) 398,782,317 00	265,942 19		613,230 00	1,015,451 31
Mutual Life.....	549,052,616 00	4,487,810 47	97,515 00	316,779 54	8,461,553 98
Mutual Trust Life.....	(4) 3,729,382 00	3,300 00	3,342 51		22,972 55
	(5) 260,832 00				5,271 67
New England Mutual Life.....	86,893,463 43	1,176,636 42	9,513 00		401,599 40
New York Life.....	757,098,302 00	6,429,929 62	457,876 00	429,565 37	11,163,578 54
North American Life.....	4,076,976 00	71,518 00			42,822 74
North Am. Life and Cas.....	24,752 21				
Penn Mutual Life.....	173,644,714 00	5,149,280 34	39,259 00		1,049,378 43
Prudential.....	(1) 274,915,182 00	2,668,284 00	342,646 00	3,932 00	1,795,267 63
	(2) 265,625,384 00	35,295 19		96,909 00	1,123,458 12
Security Mutual Life.....	9,578,260 77	39,263 05	209 00	26,708 26	90,902 67
Surety Fund Life.....	696,372 20	84,646 84	6,079 25		13,217 65
Travelers Ins. Co.....	109,901,890 00	5,530,478 00	136,015 00	18,217 46	574,239 77
Total Ordinary.....	\$3,129,553,760 87	\$34,769,923 79	\$1,551,192 16	\$945,984 01	\$33,266,717 00
Total Industrial.....	664,407,701 00	301,237 38		710,139 00	2,138,909 43
Totals (Cos other states)	\$3,793,961,461 87	\$35,071,161 17	\$1,551,192 16	\$1,656,123 01	\$35,405,626 43
Grand totals (all Cos)....	\$4,189,055,064 79	\$44,024,994 80	\$1,556,358 16	\$1,665,586 84	\$36,972,321 70

WITHDRAWN

Connecticut Mutual Life.....	\$76,167,146 88	\$753,567 15	\$1,084 17	\$38,358 00	\$448,837 05
Fidelity Mutual Life.....	33,957,838 00	454,540 47	7,668 00	15,426 25	192,180 22
Guardian Life.....	50,435,962 37	185,993 40	10,380 34	13,802 98	862,742 91
Manhattan Life.....	18,085,515 00	144,258 00	2,692 23	503 00	131,368 67
Minnesota Mutual Life.....	5,981,393 77	15,758 09	919 00		72,928 41
Mutual Benefit Life.....	228,647,189 00	5,786,232 00			1,148,264 30
National Life.....	62,049,035 59	532,632 00		3,981 09	320,785 99
National Life of U. S. A.....	15,474,682 30	148,644 10			143,480 36
Old Colony Life.....	1,245,675 13	14,895 98		49 50	8,216 90
Pacific Mutual Life.....	41,807,378 00	224,018 00	52,487 00	11 00	193,847 64
Phoenix Mutual Life.....	46,631,880 23	531,973 00	386 00	7,732 04	153,249 49
Union Central Life.....	114,733,108 00	1,603,159 02	14,000 00		617,433 78
Union Mutual Life.....	17,999,873 00	134,129 00			186,076 43
Totals (withdrawn Cos.).....	\$713,216,677 18	\$10,529,800 21	\$89,616 74	\$79,863 86	\$4,479,412 15

(1)Ordinary. (2)Industrial. (3)Group. (4)Participating. (5)Non-participating.

LIFE INSURANCE COMPANIES

COMPANIES

Due and unpaid on supplementary contracts not involving life contingencies	Dividends left to accumulate	Premiums paid in advance	Unearned interest and rent paid in advance	Commission to agents due and accrued	Cost of collection on uncollected and deferred premiums in excess of loading	Salaries, fees and other accounts due or accrued
(21)	(22)	(23)	(24)	(25, 26)	(27)	(28, 29)
\$470 15		\$3,453 90	\$1,876 33			\$508 10
62,784 64	\$286,325 92	67,792 73	5,631 22	\$35,050 12		1,014 76
	7,734 50	2,527 09				103,969 82
		328 73				4,915 59
		1,047 95				2,418 37
	715 32			20 90	\$326 96	1,582 54
						12 00
\$63,254 79	\$294,775 74	\$75,150 40	\$7,507 55	\$35,071 02	\$326 96	\$114,421 18

OTHER STATES

\$175 00	\$1,512,204 85	\$27,618 05	\$226,361 79	\$3,698 59	\$23,906 27	\$35,572 01
	162,286 00	36,812 14	74,430 43	27,086 31	112,499 91	55,358 69
		23,446 57	11,843 52	4,000 06		27,689 33
100 00	12,692 59	10,152 78	24,554 00	6,190 48		13,246 00
8,306 16	2,562,540 18	505,360 14	1,959,259 35	53,822 93		164,079 54
25 00	4,458 72	19,693 89	39,252 55	8,621 68	1,362 08	8,896 01
		17 64			14 36	2,852 23
	3,834,620 86	156,046 15	3,835 84	2,431 41		65,057 99
	416,799 04	180,757 01		176,416 46		399,857 92
		2,142,752 24		593,122 23		331,585 84
4,156 32	860,433 08	299,540 25	1,122,804 04	96,193 15		279,349 54
	75,936 04	5,967 07	5,829 19		8,983 49	9,903 11
		189 32	225 97		16 51	193 21
	60,011 25	147,016 54	11,352 52	54,406 08		18,278 39
2,348 24	3,730,750 00	1,659,764 04	2,700,360 64	12,892 41		200,246 67
		2,994 69	11,392 90	5,022 54	5,007 04	5,263 53
	244 96					
	423,666 50	147,410 46	438,132 23	78,984 75		29,729 35
2,200 00	86,620 11	582,850 41	1,122,356 31	28,189 70		203,662 23
386 56		1,820,528 00	735 70	121,647 26		479,934 38
	34,914 39	11,058 06	16,922 71	16,530 73		18,643 68
500 00	11,611 66	2,589 46				500 00
2,075 02		211,711 55	297,553 72	7,609 08		61,731 55
\$19,885 74	\$13,789,790 23	\$4,030,996 22	\$8,066,468 71	\$582,096 36	\$151,789 66	\$1,690,110 98
386 56		3,963,280 24	735 70	714,769 49		811,520 22
\$20,272 30	\$13,789,790 23	\$7,994,276 46	\$8,067,204 41	\$1,296,865 85	\$151,789 66	\$2,411,631 20
\$83,527 09	\$14,084,565 97	\$8,069,426 86	\$8,074,711 96	\$1,331,936 87	\$152,116 62	\$2,526,052 38

COMPANIES

\$947 27	\$2,341,268 27	\$97,725 13	\$109,675 69	\$10,872 28		\$33,644 96
3,236 87	259,192 04	35,272 82	205,235 85	40,412 84		26,294 07
1,000 00	78,676 58	39,162 03	124,890 73	651 87		24,807 91
	11,723 23	8,720 43	77,798 24	11,707 38		18,702 46
	24,688 33	8,415 20	20,848 10	26,981 58		19,300 05
4,430 22		492,293 81	1,918 20	19,194 84	\$168,835 36	73,610 00
60 00	85,711 42	5,187 35	1,105 16	104 58	41,028 37	36,710 00
88 58		14,730 72	62,145 70	10,054 05	1,057 06	14,130 00
	2,643 97	631 36	3,085 24	93 58		3,439 38
100 00	186,557 00	88,165 11	179,548 26	8,144 22		17,121 49
	1,702,310 04	170,928 85	27,527 62	11,952 12		15,409 23
	128,716 88	190,005 17	101,827 65	422,315 10	27,960 65	30,363 87
	44,254 30	3,316 99	31,040 20	4,900 00	5,000 00	13,000 00
\$9,862 94	\$4,865,742 06	\$1,151,464 97	\$946,646 64	\$567,384 44	\$243,881 44	\$326,533 42

TABLE IV—Concluded—LIABILITIES—DECEMBER 31, 1919—

WISCONSIN

NAME OF COMPANY	Estimated taxes payable during 1919 (30)	Advances (31)	Borrowed money (32)	Unpaid dividends to stockholders (33)	Dividends due policy holders (34)
Great Northern Life.....	\$1,964 55				
Guardian Life.....	1,681 44				
Northwestern Mutual Life.....	1,468,432 47				\$747,660 05
Old Line Life.....	14,872 23				
Wisconsin Life.....	1,500 00				
Wisconsin National Life.....	3,000 00				
State Life Fund.....					
Totals (Wis. Cos.).....	\$1,491,450 69				\$747,660 05

COMPANIES OF

Aetna Life.....	(4) \$377,406 16				\$117,593 77
	(5) 420,226 18				
Bankers Life.....	250,000 00				669 66
Cent. Life Assur. Soc. of U. S. (Mut.)	77,809 00				2,869 57
Equitable Life Assur. Soc. of U. S.	1,540,678 28				1,414,402 57
Franklin Life.....	49,272 56				5,068 20
Maryland Assur. Corp.	2,331 61				
Massachusetts Mut. Life	306,296 66				145,153 25
Metropolitan Life.....	(1) 1,454,000 00				70,557 04
	(2) 1,546,000 00				925,198 76
Mutual Life.....	2,296,217 30				1,482,859 11
Mutual Trust Life.....	(4) 26,606 39				6,462 39
	(5) 893 61				
New England Mutual Life	326,811 12				160,471 45
New York Life.....	4,673,095 56				2,184,285 75
North American Life.....	25,249 38			\$150 00	
North Am. Life and Cas.	200 00				
Penn Mutual Life.....	617,220 00				1,113,933 66
Prudential.....	(1) 1,073,867 86			139,800 89	418,784 70
	(2) 1,545,645 24			210,199 11	260,659 47
Security Mutual Life.....	45,000 00				2,159 53
Surety Fund Life.....	3,500 00				
Travelers Ins. Co.....	736,943 34				3,710 10
Total Ordinary.....	\$14,303,625 01			\$139,940 89	\$7,128,985 75
Total Industrial.....	3,091,645 24			210,199 11	1,185,858 23
Totals (Cos. of other states).....	\$17,395,270 25			\$350,140 00	\$8,314,843 98
Grand totals (all Companies).....	\$18,886,720 94			\$350,140 00	\$9,062,504 03

WITHDRAWN

Connecticut Mutual Life.....	\$325,000 00				\$196,035 78
Fidelity Mutual Life.....	91,626 73				25,446 00
Guardian Life.....	108,965 39				192,681 96
Manhattan Life.....	32,385 68				15,372 06
Minnesota Mutual Life.....	35,000 00				31,240 59
Mutual Benefit Life.....	555,000 00				765,152 04
National Life.....	236,183 64				82,129 48
National Life of U. S. A.	128,165 97				4,709 77
Old Colony Life.....	29,405 87				354 61
Pacific Mutual Life.....	156,000 00				3,423 84
Phoenix Mutual Life.....	150,000 00				77,968 60
Union Central Life.....	458,074 87				241,225 06
Union Mutual Life.....	45,000 00				29,767 16
Totals (withdrawn Companies).....	\$2,350,808 15				\$1,665,506 95

(1) Ordinary. (2) Industrial. (3) Group. (4) Participating. (5) Non-participating. (6) Includes liabilities casualty department.

LIFE INSURANCE COMPANIES

COMPANIES

Annual dividends declared and payable during 1919 (35)	Deferred dividends declared or set apart (36, 37)	Special reserves or surplus funds (38-41)	All other liabilities (42-45)	Capital stock (47)	Unassigned funds (surplus) (48)	Total (49)
		\$416 10		\$112,275 00	\$100,074 79	\$1,216,151 81
				100,000 00	55,326 34	983,828 83
\$16,100,000 00	\$1,010,832 48	500,000 00	\$69 03		19,746,981 38	440,861,775 75
5,350 00		20,000 00	20,430 63	672,635 00	202,453 26 ⁽⁶⁾	2,341,455 16
					8,977 51	611,851 85
		1,978 07	13,790 24	400,000 00	114,174 14	1,569,258 03 ⁽⁶⁾
3,000 00			37 99		8,435 45	71,296 01
\$16,108,350 00	\$1,010,832 48	\$522,394 17	\$34,327 89	\$1,284,910 00	\$20,236,422 87	\$447,655,617 44

OTHER STATES

\$1,438,082 00	\$912,395 86	\$691,586 00	\$165,780 71		\$5,345,725 88	\$93,906,352 59
285,000 00		25,441 00	249,118 50	\$2,500,000 00	4,779,555 74	42,931,755 95
	342,583 64	16,415,273 55	13,389 88		634,800 89	39,448,857 13
7,975,000 00	63,516,169 00	1,787,221 72	17,651 96	100,000 00	413,494 38	7,982,899 08
26,925 72	379,114 88	797,888 77	1,431,343 19		17,123,408 26	599,423,919 39
				100,000 00		10,688,859 82
1,752,278 27			1,080,422 04	600,000 00	133,826 61 ⁽⁶⁾	1,873,570 10
1,226,838 22	60,339 04	554,805 51	805,054 62		5,331,340 79	118,666,373 01
6,398,885 36			726,856 81		14,177,716 23	436,572,861 87
					14,907,620 94	428,248,962 68
10,912,011 70	57,542,095 44	24,051,214 93	1,027,125 05			662,390,274 90
26,868 85	62,028 07				336,043 46	4,323,625 12
					44,755 71	312,378 00
2,887,125 00	326,683 15				4,249,615 13	96,722,983 88
13,850,878 00	106,352,861 56	44,717,967 91	5,357,417 74			961,022,120 05
			8,942 56	700,000 00	172,816 01	5,128,155 39
			35,050 23	125,000 00	19,647 65	204,895 05
5,300,000 00	11,792,153 58	3,844,298 47	52,674 61			203,720,835 38
445,948 00	10,173,657 22	13,315 00	388,040 54		9,613,669 75	304,018,274 35
338,324 00	6,617,231 75	117,326 00	514,142 79	2,000,000 00	13,166,544 64	294,074,351 21
	81,133 91	443 71	8,570 24		269,609 17	10,240,329 88
			6,689 20	100,000 00	51,681 45	977,387 71
66,364 19	463,429 99	90,321 00	37,279,776 27	6,000,000 00	9,197,852 45	170,579,918 49 ⁽⁶⁾
\$46,193,319 95	\$252,004,645 34	\$92,989,777 57	\$47,927,047 34	\$10,225,000 00	\$71,895,559 56	\$3,771,136,627 14
6,737,209 36	6,617,231 75	117,326 00	1,240,999 60	2,000,000 00	28,074,165 58	722,323,313 89
\$52,930,529 31	\$258,621,877 09	\$93,107,103 57	\$49,168,046 94	\$12,225,000 00	\$99,969,725 14	\$4,493,459,941 03
\$69,038,879 31	\$259,622,709 57	\$93,629,497 74	\$49,202,374 83	\$13,509,910 00	\$120,206,148 01	\$4,941,115,558 47

COMPANIES

		\$1,710,000 00	\$13,964 33		\$3,601,642 89	\$85,849,769 85
\$669,189 59	\$1,934,174 80	6,288 50			1,275,477 09	39,199,500 14
320,000 00	3,039,844 85	44,795 83	1,008,730 98	\$200,000 00	1,522,438 60	58,215,528 73
7,542 00	196,668 05	150,000 00	39,154 03	100,000 00	219,671 40	19,253,781 86
153,599 09	196,321 28		105 00		400,681 39	6,988,179 88
8,533,705 59		5,456,375 59	758 35			251,652,869 30
1,566,195 38	4,556,573 45	112,917 77	7,614 62		3,420,039 71	73,057,995 51
	565,132 71	150 00	163,514 14	500,000 00	206,105 91	17,436,791 37
510 87		1,132 21	4,987 50	126,551 87	95,375 54	1,537,049 51
451,625 22	3,048,399 54	175,368 19	1,721,526 05	1,200,000 00	1,127,973 71 ⁽⁶⁾	50,641,694 27
1,512,338 37	3,074 75	134,853 55	1,329,955 48			52,461,539 37
2,099,745 49	6,485,524 00	2,124,190 83	1,186,999 18	2,500,000 00	3,806,590 16	136,771,239 71
			861 21		766,283 03	19,263,501 32
\$15,314,451 60	\$20,025,713 43	\$9,916,072 47	\$5,478,170 87	\$4,626,551 87	\$16,442,279 43	\$812,329,440 82

(7) Funds held for asset fluctuation and general contingencies included in "Funds apportioned or set aside."

TABLE W—EXHIBIT OF POLICIES (Paid for Basis)—DEC. 31, 1919—

WISCONSIN

NAME OF COMPANY	POLICIES IN FORCE DEC. 31, 1918		POLICIES ISSUED, REVIVED AND INCREASED DURING 1919	
	Number	Amount	Number	Amount
Great Northern Life.....	4,691	\$9,511,830 00		\$1,768,859 00
Guardian Life.....	5,335	8,530,599 00	1,511	3,727,591 30
Northwestern Mutual Life.....	616,224	1,680,936,546 00	77,927	302,712,080 00
Old Line Life.....	8,121	15,008,504 00	3,987	8,252,783 00
Wisconsin Life.....	3,178	4,364,768 00	1,030	1,657,383 00
Wisconsin National Life.....	7,802	10,601,701 51	3,453	5,604,760 34
State Life Fund.....	462	380,700 00	30	29,500 00
Totals (Wis. Cos.).....	645,813	\$1,729,334,648 51	89,115	\$323,752,956 64

COMPANIES OF

Aetna Life.....	(1) 133,330	\$254,260,645 54	11,165	\$36,138,503 22
	(2) 4	322,400 00	7	752,400 00
	(1) 85,955	276,181,631 00	28,089	130,393,246 00
	(2) 525	142,406,791 00	353	210,531,198 00
Bankers Life.....	208,086	446,933,871 00	25,047	74,319,553 00
Cent. Life Assur. Soc. of U. S. (Mut.).....	38,130	63,867,715 00	12,691	28,219,031 00
Equitable Life Assur. Soc. of the U. S.....	(1) 688,444	1,698,371,724 00	117,426	381,613,693 00
	(2) 495	212,395,513 00	260	228,332,512 00
Franklin Life.....	35,177	70,586,248 00	10,426	29,515,739 00
	(1) 203	633,000 00	964	2,708,000 00
Maryland Assur. Corp.....	(2) 2	436,943 00	2	1,094,576 00
Massachusetts Mut. Life.....	205,368	490,793,291 00	36,158	132,731,906 00
	(1) 2,018,268	2,025,081,813 00	656,279	788,100,826 00
	(2) 148	58,925,825 00	458	121,990,261 00
Metropolitan Life.....	(2) 17,765,845	2,345,504,178 00	3,228,098	508,590,405 00
Mutual Life.....	802,366	1,861,881,953 00	110,090	354,422,133 00
Mutual Trust Life.....	(4) 23,826	33,436,745 00	7,895	16,668,013 00
	(5) 2,178	3,702,796 00	207	898,907 00
New England Mutual Life.....	160,089	403,609,868 00	24,775	88,944,133 00
New York Life.....	1,332,632	2,774,682,569 00	212,048	548,485,078 00
North American Life.....	18,373	38,222,686 00	5,507	14,430,464 00
North Am. Life and Cas.....	485	617,027 00	171	259,000 00
Penn Mutual Life.....	276,598	802,225,787 00	41,027	159,711,554 00
	(1) 1,330,088	1,624,493,752 00	323,012	422,461,835 00
Prudential.....	(2) 105	17,715,893 00	112	27,811,308 00
	(2) 16,117,084	2,249,548,689 00	2,330,315	439,671,321 00
Security Mutual Life.....	37,721	57,267,818 00	6,847	11,719,296 00
Surety Fund Life.....	6,851	13,602,679 00	892	2,013,087 00
Travelers Ins. Co.....	(1) 226,380	617,099,278 00	74,339	271,475,711 00
	(2) 840	137,191,804 00	640	243,067,158 00
Total Ordinary.....	7,630,548	\$13,557,552,896 54	1,705,055	\$3,495,229,708 22
Total Industrial.....	33,882,929	4,595,052,867 00	5,558,413	948,261,726 00
Total Group.....	2,119	569,395,169 00	1,882	833,579,413 00
Totals (Companies of other states).....	41,515,596	\$18,722,000,932 54	7,265,300	\$5,277,070,847 22
Grand totals (all companies).....	42,161,409	\$20,451,335,581 05	7,354,415	\$5,600,823,803 86

WITHDRAWN

Connecticut Mutual Life.....	118,077	\$285,121,433 69	19,398	\$63,747,041 14
Fidelity Mutual Life.....	68,379	149,295,550 00	10,871	34,895,405 00
Guardian Life.....	88,832	178,192,393 00	13,822	37,342,844 00
Manhattan Life.....	30,771	56,441,033 00	2,902	7,883,853 00
Minnesota Mutual Life.....	21,137	43,518,274 43	6,658	21,161,422 23
Mutual Benefit Life.....	381,507	987,481,787 00	51,545	186,201,060 00
National Life.....	112,329	233,424,377 00	16,918	50,224,637 00
National Life of the U. S. A.....	57,578	100,580,434 00	10,279	23,076,895 00
Old Colony Life.....	9,214	11,542,298 55	5,195	6,995,346 55
Pacific Mutual Life.....	103,104	208,647,520 00	26,110	71,177,949 00
Phoenix Mutual Life.....	103,073	213,479,965 00	17,751	53,353,724 00
Union Central Life.....	231,544	562,626,829 00	36,502	130,746,031 00
Union Mutual Life.....	40,896	65,551,297 00	4,110	9,174,975 00
Totals (withdrawn companies).....	1,366,441	\$3,095,903,191 67	222,061	\$695,981,176 92

(1) Ordinary. (2) Industrial. (3) Group. (4) Participating. (5) Non-participating.

LIFE INSURANCE COMPANIES
COMPANIES

POLICIES TERMINATED DURING 1919		POLICIES IN FORCE DEC. 31, 1919		INCREASE OR DECREASE	
Number	Amount	Number	Amount	Number	Amount
337	\$789,851 00	5,231	\$10,490,838 00	540	\$979,008 00
336	594,500 00	6,810	11,663,690 30	1,475	3,133,091 30
24,251	67,413,544 00	669,900	1,916,235,082 00	53,676	235,298,536 00
583	1,485,694 00	11,525	21,775,593 00	3,404	6,767,089 00
189	279,282 00	4,019	5,742,869 00	841	1,378,101 00
870	1,171,315 11	10,385	15,035,146 74	2,583	4,433,445 23
8	6,200 00	484	404,000 00	22	23,300 00
26,574	\$71,740,386 11	708,354	\$1,981,347,219 04	62,541	\$252,012,570 53

OTHER STATES

8,249	\$16,268,826 90	136,246	\$274,130,321 86	2,916	\$19,869,676 32
	198,300 00	11	876,500 00	7	554,100 00
8,681	27,308,915 00	105,363	379,265,962 00	19,408	103,084,331 09
34	114,534,463 00	844	238,403,526 00	319	95,996,735 09
11,360	26,646,034 00	221,773	494,607,390 00	13,687	47,673,519 00
4,138	7,309,472 00	46,683	84,777,274 00	8,553	20,909,550 00
45,971	135,038,161 00	759,899	1,944,947,256 00	71,455	246,575,532 00
19	114,771,350 00	736	325,956,675 00	241	113,561,162 00
3,230	7,992,703 00	42,373	92,109,284 00	7,196	21,523,036 09
47	102,500 00	1,120	3,238,510 00	917	2,605,510 00
	83,949 00	4	1,447,570 00	2	1,010,627 00
7,785	22,457,037 00	233,741	601,068,160 00	28,373	110,274,869 09
177,073	185,476,692 00	2,497,474	2,629,095,771 00	479,206	604,013,958 00
12	44,653,110 00	594	136,262,976 00	446	77,337,151 00
1,721,340	275,800,896 00	19,272,603	2,578,293,687 00	1,506,758	232,789,509 00
47,917	127,132,729 00	864,539	2,089,171,357 00	62,173	227,289,404 00
1,818	3,093,235 00	29,903	47,011,323 00	6,077	13,574,778 00
171	383,216 00	2,214	4,218,487 00	36	515,691 00
6,161	17,375,247 00	178,703	473,178,754 00	18,614	71,568,886 00
88,486	195,247,561 00	1,456,194	3,127,920,086 00	123,562	353,237,517 00
1,896	4,959,145 00	21,984	47,694,005 00	3,611	9,471,319 09
71	86,000 00	585	790,027 00	100	173,000 09
15,576	49,224,255 00	302,049	912,713,086 00	25,451	110,487,239 00
105,095	130,509,671 00	1,548,005	1,916,445,916 00	217,917	291,952,164 00
6	14,367,811 00	211	31,159,390 00	106	13,443,497 00
1,167,492	205,817,484 00	17,279,907	2,483,402,526 00	1,162,823	233,853,837 00
3,214	5,330,506 00	41,354	63,656,608 00	3,633	6,388,790 00
609	1,259,952 00	7,134	14,355,814 00	283	753,135 00
13,623	36,134,924 00	287,096	852,440,065 00	60,716	235,340,787 00
88	78,475,292 00	1,392	301,783,670 00	552	164,591,866 00
551,171	\$999,336,781 90	8,784,432		1,153,884	\$2,497,282,760 32
2,888,832	481,618,384 00	36,552,510	\$5,061,696,213 00	2,669,581	466,643,346 00
159	367,084,275 00	3,792	1,035,890,307 00	1,673	466,495,138 00
3,440,162	\$1,848,039,436 90	45,340,734	\$22,152,422,176 86	3,825,138	\$3,430,421,244 32
3,466,736	\$1,919,779,823 01	46,049,088	\$24,133,769,395 90	3,887,679	\$3,682,433,814 85

COMPANIES

6,594	\$17,587,920 28	130,881	\$331,280,554 55	12,804	\$46,159,120 86
4,359	11,098,599 00	74,891	173,092,356 00	6,512	23,796,896 00
7,111	16,109,657 00	95,543	199,425,580 00	6,711	21,233,187 00
2,160	4,634,969 00	31,513	59,689,917 00	742	3,248,884 00
2,006	4,775,352 22	25,789	59,904,344 44	4,652	16,386,070 01
15,837	40,538,612 00	417,215	1,133,144,235 00	35,708	145,662,448 00
7,026	15,847,454 00	122,221	267,801,560 00	9,892	34,377,183 00
4,981	10,036,322 00	62,876	113,621,007 00	5,298	13,040,573 00
1,837	2,324,511 50	12,572	16,213,127 60	3,358	4,670,829 05
6,198	14,028,682 00	123,016	265,796,787 00	19,912	57,149,267 00
6,329	13,484,246 00	114,495	253,349,443 00	11,422	39,867,478 00
12,560	32,453,160 00	255,486	660,919,700 00	23,942	98,292,871 00
3,219	5,080,483 00	41,787	69,645,789 00	891	4,094,492 00
80,217	\$187,999,968 00	1,508,285	\$3,603,884,400 59	141,844	\$507,981,208 92

TABLE VI—CEASED POLICIES—MODE OF TERMINATION—

WISCONSIN

NAME OF COMPANY	By DEATH		By MATURITY	
	No.	Amount	No.	Amount
Great Northern Life.....	42	\$81,449 00		
Guardian Life.....	24	42,283 30		
Northwestern Mutual Life.....	6,011	17,754,943 00	3,365	\$7,903,059 00
Old Line Life.....	38	74,400 00		
Wisconsin Life.....	14	19,134 00	2	2,000 00
Wisconsin National Life.....	83	137,609 40	2	2,000 00
State Life Fund.....	2	1,100 00		
Totals (Wis. Cos).....	6,214	\$18,110,918 30	3,369	\$7,907,059 00

COMPANIES OF

Aetna Life.....	(4) (1)	1,853	\$4,012,479 90	2,219	\$3,470,477 00
	(3)		7,500 00		
	(5) (1)	1,084	2,816,439 00	318	120,061 00
	(2)		1,429,115 00		
Bankers Life.....		2,618	5,559,518 00		
Cent. Life Assur. Soc. of the U. S. (Mut.).....		327	594,275 00	8	12,500 00
Equitable Life Assur. Soc. of the U. S.....	(1)	8,553	25,196,976 00	5,661	14,153,719 00
	(3)		2,257,790 00		
Franklin Life.....		358	713,880 00	24	31,491 00
Maryland Assur. Corp.....		3	7,000 00		
Maryland Assur. Corp.....			4,055 00		
Massachusetts Mut. Life.....		1,857	5,125,332 00	236	404,765 00
Metropolitan Life.....	(1)	19,387	19,502,496 00	12,766	8,648,615 00
	(2)		770,132 00		
	(3)	207,022	26,910,764 00	46,653	3,752,438 00
Mutual Life.....		10,454	28,026,578 00	4,362	8,483,743 00
Mutual Trust Life.....	(4)	216	250,769 00	11	9,012 00
	(5)	24	31,800 00		
New England Mutual Life.....		1,483	4,154,589 00	440	845,161 00
New York Life.....		14,707	35,072,605 00	13,468	22,104,560 00
North American Life.....		129	254,488 00		
North Am. Life and Cas.....		2	2,500 00	5	6,000 00
Penn Mutual Life.....		3,024	9,570,705 00	1,528	3,292,025 00
	(1)	11,829	14,784,033 00	3,660	4,227,072 00
Prudential.....	(2)		199,536 00		
	(2)	180,592	23,237,186 00	248	17,868 00
Security Mutual Life.....		417	756,406 00	42	42,200 00
Surety Fund Life.....		54	113,392 00		
	(1)	2,058	5,987,686 00	853	1,900,755 00
Travelers Ins. Co.....	(2)		1,486,077 00		
Total Ordinary.....			\$163,968,061 90	45,596	\$67,752,156 00
Total Industrial.....		387,614	50,147,950 00	46,901	3,770,306 00
Total Group.....			4,725,090 00		
Totals (Companies of other States).....		468,051	\$218,841,101 90	92,497	\$71,522,462 00
Grand totals (all companies).....		474,265	\$236,952,020 20	95,866	\$79,429,521 00

WITHDRAWN

Connecticut Mutual Life.....		1,857	\$5,059,817 91	218	\$442,428 00
Fidelity Mutual Life.....		795	1,855,125 00	164	271,869 00
Guardian Life.....		1,029	2,126,753 00	1,518	2,203,219 00
Manhattan Life.....		526	1,063,085 00	144	205,899 00
Minnesota Mutual Life.....		208	493,047 24	1	10,000 00
Mutual Benefit Life.....		4,050	10,881,602 00	1,244	2,693,263 00
National Life.....		1,141	2,605,432 00	1,134	1,974,462 00
National Life of the U. S. A.....		603	1,100,976 00	101	145,454 00
Old Colony Life.....		69	106,149 16	3	2,111 06
Pacific Mutual Life.....		949	2,121,307 00	213	318,989 00
Phoenix Mutual Life.....		1,099	2,302,813 00	841	1,418,952 00
Union Central Life.....		2,119	5,804,358 00	1,464	2,569,706 00
Union Mutual Life.....		478	860,412 00	530	613,508 00
Totals (withdrawn companies).....		14,923	\$36,380,877 31	7,575	\$12,869,860 06

(1)Ordinary. (2)Industrial. (3)Group. (4)Participating. (5)Non-participating.

DECEMBER 31, 1919—LIFE INSURANCE COMPANIES
COMPANIES

By EXPIRY		By SURRENDER		By LAPSE		By DECREASE	
No.	Amount	No.	Amount	No.	Amount	No.	Amount
5	\$5,612 00	81	\$169,198 00	208	\$532,592 00	1	\$1,000 00
43	66,000 00	74	128,165 00	195	324,081 00	70	33,971 00
3,552	9,841,305 00	5,892	15,029,163 00	5,361	15,324,886 00		1,560,188 00
43	77,500 00	97	151,925 00	405	1,081,385 00		100,484 00
8	8,500 00	24	34,609 00	141	214,073 00		966 00
65	105,747 78	74	103,783 00	630	789,156 91	16	33,018 02
				6	5,100 00		
3,716	\$10,104,664 78	6,242	\$15,616,843 00	6,946	\$18,271,273 91	87	\$1,729,627 02

OTHER STATES

564	\$699,475 00	2,138	\$4,762,822 22	1,475	\$3,185,396 00		\$138,176 78
					190,800 00		
1,169	1,192,318 00	2,433	8,033,633 00	3,677	14,215,975 00		930,489 00
				34	4,837,180 00		108,268,168 00
99	225,626 00	2,130	4,501,484 00	6,513	15,635,874 00		723,532 00
327	416,600 00	355	593,810 00	3,117	5,637,375 00	4	54,912 00
5,063	17,655,576 00	10,865	31,206,663 00	15,839	38,021,729 00		8,803,498 00
				19	4,075,807 00		108,437,753 00
470	1,272,184 00	374	792,205 00	1,898	4,459,925 00	106	723,018 00
				44	95,500 00		
							79,894 00
392	1,085,043 00	2,817	7,818,839 00	2,483	5,824,429 00		2,198,629 00
2,814	3,626,963 00	22,390	22,492,273 00	119,716	106,673,767 00		24,532,578 00
				12	6,331,700 00		37,551,278 00
23,818	3,686,042 00	97,604	15,187,955 00	1,346,243	203,743,089 00		22,520,608 00
4,179	13,436,086 00	16,694	48,234,562 00	11,986	27,337,085 00	242	1,614,675 00
78	137,242 00	199	368,408 00	1,314	2,246,214 00		81,590 00
5	5,000 00	11	12,603 00	131	269,047 00		64,766 00
424	959,770 00	1,530	3,665,226 00	2,284	6,148,892 00		1,601,609 00
8,740	24,200,395 00	20,822	45,681,538 00	30,749	62,027,700 00		6,160,763 00
97	133,191 00	255	932,083 00	1,415	3,618,987 00		20,396 00
		4	4,000 00	57	70,500 00	3	3,000 00
2,366	6,654,476 00	3,222	10,918,247 00	3,643	9,783,039 00	1,793	9,005,763 00
36,728	41,951,666 00	8,835	10,662,178 00	44,043	57,530,693 00		1,354,029 00
	3,950 00			6	2,275,950 00		11,888,375 00
53,239	9,221,264 00	62,250	8,559,649 00	871,163	162,429,276 00		2,352,241 00
136	219,697 00	385	634,309 00	2,234	3,605,809 00		72,085 00
78	132,218 00	53	97,500 00	424	911,842 00		
1,520	2,915,760 00	2,781	7,040,484 00	6,287	18,290,239 00	119	
				88	7,515,076 00		69,474,139 00
65,249	\$116,919,286 00	98,293	\$208,452,867 22	259,176		2,267	\$758,083,508 00
77,057	12,907,306 00	159,854	23,747,604 00	2,217,406	\$366,172,365 00		24,872,849 00
	3,950 00			159	25,226,513 00		335,699,607 00
142,306	\$129,830,542 00	258,147	\$232,200,471 22	2,476,741	\$776,988,895 00	2,267	\$418,655,964 78
146,022	\$139,935,206 78	264,389	\$247,817,314 22	2,483,687	\$795,260,168 91	2,354	\$420,385,591 80

COMPANIES

195	\$396,113 92	2,004	\$5,524,140 45	2,320	\$5,653,395 00		\$512,025 00
317	826,862 00	1,034	2,352,266 00	2,025	5,349,790 00	24	442,687 00
362	1,152,707 00	1,781	3,437,259 00	2,421	5,348,226 00		1,841,493 00
121	255,274 00	814	1,513,027 00	555	1,430,822 00		166,862 00
116	164,357 00	103	214,931 00	1,578	3,810,053 98		82,963 00
4,554	9,286,981 00	3,563	9,919,281 00	2,383	6,556,163 00	43	1,201,322 00
710	1,281,844 00	1,424	3,191,112 00	1,294	2,884,421 00	1,323	3,910,183 00
2,378	4,290,276 00	566	1,046,615 00	1,333	3,043,451 00		409,550 00
79	98,808 28	116	155,417 75	1,570	1,891,350 00		70,675 25
1,748	3,963,825 00	1,242	2,834,851 00	2,046	4,422,293 00		367,417 00
1,217	2,141,978 00	1,330	3,102,695 00	1,842	3,973,792 00		544,016 00
1,575	3,472,360 00	3,762	10,062,077 00	3,640	9,398,112 00		1,146,547 00
495	941,413 00	1,165	1,595,236 00	466	909,671 00	85	160,243 00
13,867	\$28,272,799 20	18,904	\$44,948,908 20	23,473	\$54,671,539 98	1,475	\$10,855,983 25

TABLE VII—BUSINESS IN WISCONSIN—DEC. 31, 1919—

WISCONSIN

NAME OF COMPANY	POLICIES IN FORCE IN WISCONSIN DEC. 31 1918		POLICIES ISSUED IN WISCONSIN DURING 1919	
	No.	Amount	No.	Amount
Great Northern Life	4,293	\$8,669,079 00	862	\$1,745,859 00
Guardian Life	5,335	8,530,599 00	1,811	3,727,591 00
Northwestern Mutual Life	51,830	124,816,090 00	7,779	24,830,425 00
Old Line Life	7,138	12,849,460 00	3,510	7,272,817 00
Wisconsin Life	2,985	4,184,024 00	1,030	1,657,200 00
Wisconsin National Life	6,491	8,935,129 45	2,969	4,965,811 50
State Life Fund	462	380,700 00	30	29,500 00
Totals (Wis. Cos.)	78,534	\$168,365,081 45	17,991	\$44,229,203 50

COMPANIES OF

Aetna Life	(4) 6,496	\$9,936,899 68	633	\$1,105,898 38
	(1) 1,941	5,637,963 00	1,072	3,226,800 00
	(5) (2) 20	4,948,650 00	15	4,685,700 00
Bankers Life	9,931	20,207,716 00	2,094	5,157,406 00
Cent. Life Assur. Soc. of the U. S. (Mut.)	10,879	17,336,650 00	3,278	6,170,145 00
Equitable Life Assur. Soc. of the U. S.	(1) 5,965	13,108,791 00	2,186	6,214,935 00
	(2) 14	5,004,700 00	12	3,676,380 00
Franklin Life	66	110,155 00	91	325,250 00
Maryland Assur. Corp.	15	61,500 00	30	107,500 00
Massachusetts Mut. Life	1,844	4,228,102 00	629	1,466,967 00
Metropolitan Life	(1) 31,636	32,612,008 00	8,947	10,433,083 00
	(2) 1	45,600 00	1	116,400 00
	(3) 229,591	28,964,698 00	41,988	6,171,982 00
Mutual Life	11,409	23,048,960 00	2,135	5,758,632 40
Mutual Trust Life	(1) 888	1,100,347 00	1,142	1,684,104 00
	(5) 85	87,150 00	4	13,200 00
New England Mutual Life	5,944	13,136,646 00	1,262	3,885,499 00
New York Life	31,942	53,868,047 00	5,525	11,809,769 00
North American Life	1,047	2,868,791 00	448	1,063,193 00
North Am. Life and Cas.	22	25,500 00	50	78,500 00
Penn Mutual Life	2,320	7,948,918 00	527	2,612,671 00
	(1) 34,770	42,042,470 00	8,962	11,602,296 00
Prudential	(2) 13	1,559,150 00	5	1,495,800 00
	(2) 392,133	51,348,824 00	58,260	9,843,992 00
Security Mutual Life	590	1,037,512 63	462	853,623 00
Surety Fund Life	1,074	2,629,888 00	23	45,522 00
	(1) 6,232	13,142,091 00	2,264	6,717,876 00
Travelers Ins. Co.	(2) 127	2,231,899 00	13	3,332,477 00
Total Ordinary	165,096	\$264,176,105 31	41,764	\$80,332,869 78
Total Industrial	621,724	80,313,522 00	100,248	16,015,974 00
Total Group	175	13,789,999 00	46	13,306,957 00
Totals (Companies of other states)	786,995	\$358,279,626 31	142,058	\$109,655,600 78
Grand totals (All Companies)	865,529	\$526,644,707 76	160,049	\$153,884,804 28

WITHDRAWN

Connecticut Mutual Life	741	\$1,647,807 00	120	\$242,270 00
Fidelity Mutual Life	569	914,290 00		64 00
Guardian Life	586	1,115,080 00	5	7,000 00
Manhattan Life	261	305,400 00		
Minnesota Mutual Life	339	828,604 08	35	66,709 00
Mutual Benefit Life	2,194	7,578,080 00	27	270,997 00
National Life	1,777	2,611,363 41		1,132 35
National Life of the U. S. A.	1,122	1,741,257 43	5	779 64
Old Colony Life	185	202,598 73	4	9,062 26
Pacific Mutual Life	909	1,657,414 00	13	35,136 00
Phoenix Mutual Life				
Union Central Life	1,857	3,716,093 00	149	506,000 00
Union Mutual Life	179	226,045 45	9	11,835 97
Totals (withdrawn companies)	10,719	\$22,544,113 10	367	\$1,150,986 22

(1) Ordinary. (2) Industrial. (3) Group. (4) Participating (5) Non-participating.

LIFE INSURANCE COMPANIES

COMPANIES

POLICIES TERMINATED IN WISCONSIN DURING 1919		POLICIES IN FORCE IN WISCONSIN DEC. 31, 1919		INCREASE OR DECREASE		Gross premiums collected in Wisconsin
No.	Amount	No.	Amount	No.	Amount	
279	\$684,373 00	4,876	\$9,730,565 00	583	\$1,061,486 00	\$290,571 00
336	594,500 00	6,810	11,663,690 00	1,475	3,133,091 00	355,368 91
2,152	4,820,193 00	57,457	144,826,322 00	5,627	20,010,232 00	4,617,256 84
513	958,227 00	10,135	19,164,050 00	2,997	6,314,590 00	618,475 29
186	275,882 00	3,829	5,565,342 00	844	1,381,318 00	155,617 64
728	1,010,420 44	8,732	12,890,520 51	2,241	3,955,391 06	374,149 36
8	6,200 00	484	404,000 00	22	23,300 00	15,467 61
4,202	\$8,349,795 44	92,323	\$204,244,489 51	13,789	\$35,879,408 06	\$6,426,906 65

OTHER STATES

553	\$816,241 67	6,576	\$10,226,556 39	80	\$289,656 71	\$337,623 09
293	676,949 00	2,720	8,187,814 00	779	2,549,851 00	213,554 27
	2,005,450 00	35	7,628,900 00	15	2,680,250 00	75,370 25
738	1,494,953 00	11,287	23,870,169 00	1,356	3,662,453 00	563,017 44
1,445	2,238,251 00	12,712	21,268,544 00	1,833	3,931,894 00	679,176 41
556	1,376,436 00	7,595	17,947,290 00	1,630	4,838,499 00	628,755 74
	2,513,575 00	26	6,167,505 00	12	1,162,805 00	69,907 76
3	28,906 00	154	406,499 00	88	296,344 00	13,891 95
		45	169,000 00	30	107,500 00	4,069 54
194	358,520 00	2,279	5,336,549 00	435	1,108,447 00	163,942 03
1,895	2,149,972 00	38,688	40,895,119 00	7,052	8,283,111 00	1,287,169 43
	20,750 00	2	141,250 00	1	95,650 00	1,785 69
14,557	2,518,846 00	257,022	32,617,834 00	27,431	3,653,136 00	1,181,905 16
1,178	2,278,378 40	12,366	26,529,214 00	957	3,480,254 00	889,807 82
142	176,478 00	1,888	2,607,973 00	1,000	1,507,626 00	85,722 89
19	12,200 00	70	88,150 00	—15	1,000 00	2,363 49
377	860,035 00	6,829	16,162,110 00	885	3,025,464 00	527,030 95
1,861	3 580,043 00	35,606	62,097,773 00	3,664	8,229,726 00	2,149,874 38
129	595,729 00	1,366	3,336,255 00	319	467,464 00	105,506 25
		72	104,000 00	50	78,500 00	3,527 92
143	450,289 00	2,704	10,111,300 00	384	2,162,382 00	317,647 30
2,197	2,597,084 00	41,535	51,047,682 00	6,765	9,005,212 00	1,439,612 30
	574,000 00	18	2,480,950 00	5	921,800 00	20,808 86
20,527	3,201,989 00	429,866	57,990,827 00	37,733	6,642,003 00	2,068,200 92
109	185,618 78	943	1,705,516 85	353	668,004 22	54,141 78
106	249,475 00	991	2,425,935 00	—83	—203,953 00	39,889 29
257	531,133 00	8,239	19,328,834 00	2,007	6,186,743 00	516,901 39
7	1,073,915 00	133	4,490,461 00	6	2,258,562 00	43,961 10
12,195	20,656,691 85	194,665	\$323,852,343 24	29,569	\$59,686,177 93	\$10,023,225 66
35,084	5,720,835 00	686,888	90,608,661 00	65,164	10,295,139 00	3,250,106 08
7	6,187,690 00	214	20,909,066 00	39	7,119,067 00	211,833 66
47,286	\$32,565,216 85	881,767	\$435,370,010 24	94,772	\$77,100,383 93	\$13,485,165 40
51,488	\$40,915,012 29	974,090	\$639,614,499 75	108,561	\$112,979,791 99	\$19,912,072 05

COMPANIES

103	\$177,580 00	758	\$1,712,497 00	17	\$64,690 00	\$42,054 16
21	29,500 00	548	884,854 00	—21	—29,436 00	27,876 93
65	123,586 00	526	998,494 00	—60	—116,586 00	
8	11,560 00	253	293,840 00	—8	—11,560 00	
25	49,139 00	349	846,254 08	10	17,570 00	26,130 50
108	338,293 00	2,113	7,510,784 00	—81	—67,296 00	
172	276,833 03	1,605	2,335,662 73	—172	—275,700 68	
83	206,628 62	1,044	1,535,408 45	—88	—205,848 98	44,858 52
42	75,121 42	147	136,539 57	—38	—66,059 16	38,061 43
24	22,596 00	898	1,669,954 00	—11	12,540 00	53,288 76
232	540,577 00	1,774	3,681,516 00	—83	—34,577 00	88,861 64
23	26,773 65	165	211,107 77	—14	—14,937 68	6,821 76
906	\$1,878,187 72	10,180	\$21,816,911 60	—539	—\$727,201 50	\$327,953 70

TABLE VIII—LOSSES AND CLAIMS IN WISCONSIN—DECEMBER 31, 1919—

WISCONSIN

NAME OF COMPANY	CLAIMS UNPAID IN WISCONSIN DECEMBER 31, 1918		CLAIMS INCURRED IN WISCONSIN DURING 1919	
	No.	Amount	No.	Amount
Great Northern Life.....	16	\$35,713 23	44	\$84,349 00
Guardian Life.....	18	20,349 63	26	53,912 94
Northwestern Mutual Life.....	85	107,100 00	815	1,804,167 55
Old Line Life.....	18	33,050 00	29	57,474 29
Wisconsin Life.....	18	23,516 00	13	18 734 00
Wisconsin National Life.....	24	26,590 27	47	83,328 02
State Life Fund.....			2	1,100 00
Totals (Wis. Cos.).....	179	\$246,319 13	976	\$2,103,065 80

COMPANIES OF

Aetna Life.....	(4)	11	\$6,117 00	260	\$357,956 32
	(5)	4	6,546 00	55	39,747 00
Bankers Life.....		22	39,546 00	112	226,257 00
Cent. Life Assur. Soc. of the U. S. (Mut.).....		44	85,492 29	78	139,032 87
Equitable Life Assur. Soc. of the U. S.....		9	13,782 30	66	185,024 80
Franklin Life.....					
Maryland Assur. Corp.....					
Massachusetts Mut. Life.....		3	7,000 00		17,082 00
Metropolitan Life.....	(1)	25	22,075 00	436	371,047 67
	(2)	26	2,899 60	3,414	340,585 76
Mutual Life.....		6	3,885 12	204	519,419 00
Mutual Trust Life.....	(4)	2	2,000 00	5	3,567 00
	(5)	1	1,000 00	1	105 00
New England Mutual Life.....		9	13,000 00	40	74,881 70
New York Life.....		78	107,475 17	511	872,743 63
North American Life.....		3	7,000 00	8	18,000 00
North Am. Life and Cas.....					
Penn Mutual Life.....		8	37,720 00	21	106,527 00
Prudential.....	(1)	86	112,019 00	320	406,063 78
	(2)	201	29,190 21	3,068	384,041 52
Security Mutual Life.....		3	3,000 00	8	15,000 00
Surety Fund Life.....				7	16,303 85
Travelers Ins. Co.....		7	12,088 00	36	60,262 07
Total Ordinary.....		321	\$479,745 88	2,180	\$3,429,024 69
Total Industrial.....		227	32,089 81	6,482	724,627 28
Totals (companies of other states).....		548	\$511,835 69	8,662	\$4,153,651 97
Grand totals (all companies).....		727	\$758,154 82	9,638	\$6,256,717 77

WITHDRAWN

Connecticut Mutual Life.....		1	\$141 00	27	\$42,013 00
Fidelity Mutual Life.....		5	5,000 00	14	19,455 00
Guardian Life.....		4	9,008 00	27	33,624 03
Manhattan Life.....				5	9,430 00
Minnesota Mutual Life.....				4	12,000 00
Mutual Benefit Life.....		1	1,512 00	61	154,229 00
National Life.....		2	1,003 00	98	153,399 55
National Life of the U. S. A.....		2	2,000 00	10	23,500 00
Old Colony Life.....				6	8,527 66
Pacific Mutual Life.....		3	3,000 00	10	12,815 00
Phoenix Mutual Life.....					
Union Central Life.....		4	3,081 00	82	129,817 76
Union Mutual Life.....		1	719 00	2	2,075 11
Totals (Withdrawn companies).....		23	\$25,464 00	346	\$600,886 11

(1) Ordinary. (2) Industrial. (3) Group. (4) Participating. (5) Non-participating.

LIFE INSURANCE COMPANIES
COMPANIES

UNASSIGNED TABLE IX—SURPLUS

CLAIMS SETTLED IN CASH IN WISCONSIN DURING 1919		CLAIMS COMPROMISED IN WISCONSIN DURING 1919		CLAIMS UNPAID IN WIS- CONSIN DECEMBER 31, 1919		Amount of surplus belong- ing to policy holders	Amount of surplus belonging to stock holders
No.	Amount	No.	Amount	No.	Amount		
57	\$109,519 84		\$125 91	3	\$10,416 48		\$100,074 79
42	59,424 76			2	14,837 81		55,326 34
848	1,847,970 55			52	63,297 00	\$19,746,981 38	
45	88,524 29			2	2,000 00		202,453 26
30	39,267 00	1	2,983 00			8,977 51	
66	100,827 67		3,047 00	5	6,042 92		114,174 14
2	1,100 00					8,435 45	
1,090	\$2,246,634 11	1	\$6,155 91	64	\$96,594 21	\$19,764,394 34	\$472,028 53

OTHER STATES

261	\$360,628 32			10	\$3,445 00	\$5,345,725 88	
55	44,667 00			4	1,626 00		\$4,779,555 74
127	243,803 00		\$6,000 00	7	16,000 00	634,800 89	
115	206,025 16			7	18,500 00	413,494 38	
67	185,693 10			8	13,114 00	17,123,408 26	
							133,826 61
14	22,082 00			1	2,000 00	5,331,340 79	
451	387,111 93			10	6,010 74	29,085,337 17	
3,422	339,827 96		1,765 50	18	1,891 80		
202	512,758 26			8	10,545 86		
7	5,567 00					336,043 46	
1	1,000 00			1	105 00		44,755 71
46	86,716 70			3	1,165 00	4,249,615 13	
569	962,467 33			20	17,751 47		
11	22,400 00		2,600 00				172,816 01
							19,647 65
28	143,997 00			1	250 00		
384	489,971 78		5,000 00	22	23,111 00	9,083,656 12	530,016 63
3,170	401,519 39		160 50	99	11,551 84	12,440,665 99	725,888 65
8	11,000 00			3	11,000 00	269,609 17	
7	16,303 85						51,681 45
42	71,354 07			1	1,000 00		9,197,852 45
2,395	\$3,773,546 50		\$13,600 00	106	\$121,624 07	\$71,873,031 25	14,930,152 25
6,592	741,347 35		1,926 00	117	13,443 74	12,440,665 99	725,888 65
8,987	\$4,514,893 85		\$15,526 00	223	\$135,067 81	\$84,313,697 24	\$15,656,040 90
10,077	\$6,761,527 96		\$21,681 91	287	\$231,662 02	\$104,078,091 58	\$16,128,069 43

COMPANIES

23	\$39,254 00			5	\$2,900 00	\$3,601,642 89	
19	24,395 00		\$60 00			1,275,477 09	
25	34,591 32			6	8,040 71		\$1,522,438 60
5	9,430 00						219,671 40
4	12,000 00					400,681 39	
57	148,825 00			5	6,916 00		
94	149,937 55			6	4,465 00	3,420,039 71	
11	25,478 59	1	21 41				206,105 91
5	8,400 00			1	127 66		95,375 54
13	15,815 00					Not divided	Not divided
83	130,813 60			3	2,085 16	Not divided	Not divided
3	2,794 11					766,283 03	
342	\$601,734 17	1	\$81 41	26	\$24,534 53	\$9,464,124 11	\$2,043,591 45

TABLE X—GAIN AND LOSS EXHIBIT—DECEMBER 31, 1919—

WISCONSIN

NAME OF COMPANY	LOADING			
	Loading on	Insurance	Gain or loss	Ratio % of
	gross premiums	expenses incurred	in surplus	loading to
	(11)	(16)	(17)	(11)
Great Northern Life.....	\$46,343 02	\$93,299 84	\$—46,956 82	14 8
Guardian Life.....	92,654 28	142,240 43	—49,586 15	25.0
Northwestern Mutual Life.....	13,301,509 52	11,636,354 15	1,665,155 37	20.3
Old Line Life.....	178,489 07	276,964 86	—98,475 79	25.2
Wisconsin Life.....	51,187 39	81,147 32	—29,959 93	31.3
Wisconsin National Life.....	122,677 20	198,785 38	—76,108 18	28.0
State Life Fund.....	1,148 69	900 00	248 69	6.9
Totals (Wis. Cos.).....	\$13,794,009 17	\$12,429,691 98	\$1,364,317 19	

COMPANIES OF

Aetna Life.....	(4)\$2,156,064 04	\$2,599,360 47	\$—443,296 43	19.3
	(5) 817,234 13	3,282,454 36	—2,465,220 23	6.5
Bankers Life.....	2,335,613 57	3,005,749 06	—670,135 49	20.9
Cent. Life Assur. Soc. of the U. S. (Mut.).....	797,365 81	1,175,976 88	—378,611 07	29.0
Equitable Life Assur. Soc. of the U. S.....	16,864,619 07	17,054,210 53	—189,631 46	20.9
Franklin Life.....	616,022 36	972,474 29	—356,451 93	23.7
Maryland Assur. Corp.....	26,878 94	100,829 96	—73,951 02	28.8
Massachusetts Mut. Life.....	3,868,275 00	4,309,078 25	—440,803 25	20.0
Metropolitan Life.....	(1)10,874,910 43	21,105,747 62	—10,230,837 19	11.8
	(2)33,372,596 95	33,534,913 93	—162,316 98	35.7
Mutual Life.....	16,368,674 05	13,690,463 19	2,678,210 86	21.4
Mutual Trust Life.....	(4) 331,284 95	599,044 53	—267,759 58	19.6
	(5) 9,209 54	18,183 88	—8,974 34	8.6
New England Mutual Life.....	3,161,077 84	3,441,772 20	—280,694 36	20.3
New York Life.....	26,955,847 53	23,450,450 37	3,465,397 16	21.9
North American Life.....	330,152 44	535,070 01	—204,917 57	24.0
North Am. Life and Cas.....	5,513 22	31,407 95	—25,894 73	29.0
Penn Mutual Life.....	6,430,606 13	6,109,452 66	321,453 47	19.4
Prudential.....	(1) 7,296,251 33	12,337,209 04	—5,040,957 71	12.2
	(2)30,393,163 12	27,882,967 05	2,510,196 07	33.8
Security Mutual Life.....	431,511 55	637,537 06	—206,025 51	20.1
Surety Fund Life.....	67,661 87	107,438 71	39,776 84	25.0
Travelers Ins. Co.....	2,000,184 49	8,524,640 71	—6,524,456 22	7.2
Total Ordinary.....	\$101,745,258 29	\$123,128,591 73	\$—21,383,333 44	
Total Industrial.....	63,765,760 07	61,417,880 98	2,347,879 09	
Totals (Companies of other states).....	\$165,511,018 36	\$184,546,472 71	\$—19,035,454 35	
Grand totals (all companies).....	\$179,305,027 53	\$196,976,164 69	\$—17,671,137 16	

WITHDRAWN

Connecticut Mutual Life.....	\$1,861,870 69	\$2,281,990 08	\$—420,119 39	17.9
Fidelity Mutual Life.....	1,364,564 70	1,432,487 97	—67,923 27	21.4
Guardian Life.....	1,550,243 10	2,015,359 83	—465,116 73	20.2
Manhattan Life.....	331,421 69	499,314 86	—167,893 17	19.3
Minnesota Mutual Life.....	669,106 77	821,376 80	—152,270 03	34.2
Mutual Benefit Life.....	7,125,166 49	6,373,922 04	751,244 45	18.2
National Life.....	1,972,703 93	2,307,817 99	—335,114 06	20.2
National Life of the U. S. A.....	727,262 55	1,133,643 40	—406,380 85	20.7
Old Colony Life.....	154,066 51	298,632 05	—143,665 54	30.7
Pacific Mutual Life.....	2,507,809 79	3,136,413 92	—628,604 13	26.8
Phoenix Mutual Life.....	1,799,037 76	2,340,031 08	—540,993 32	20.0
Union Central Life.....	4,562,188 99	5,175,284 44	—613,095 45	20.0
Union Mutual Life.....	484,373 68	499,538 62	—15,164 94	19.7
Totals (Withdrawn companies).....	\$25,110,716 65	\$28,315,812 48	\$—3,205,095 83	

(1) Ordinary, (2) Industrial, (3) Group, (4) Participating, (5) Non-participating.

LIFE INSURANCE COMPANIES
COMPANIES

Ratio of insurance expenses to loading	INTEREST					
	Interest earned during year	Net income from investments	Interest required to maintain reserve	Gain or loss in surplus	Ratio of net income from investments to mean ledger assets	Ratio of interest earned to interest required to maintain reserve
	%	(26)	(32)	(33)	(34)	%
201.3	\$59,276 78	\$58,845 51	\$33,312 30	\$25,533 21	5.35	177.9
153.5	45,033 75	41,233 42	24,689 74	16,543 68	4.96	182.0
87.5	20,696,171 57	19,766,685 89	12,612,504 10	7,154,181 79	4.76	164.1
155.2	106,230 47	100,674 05	44,083 51	56,590 54	4.77	240.9
158.5	33,046 35	29,032 70	19,907 34	9,125 36	5.21	166.0
162.0	70,983 21	69,749 42	33,130 00	36,619 42	4.92	214.2
78.3	3,115 99	3,115 99	1,687 13	1,428 86	4.98	184.7
.....	\$21,013,858 12	\$20,069,336 98	\$12,769,314 12	\$7,300,022 86	.....	.....

OTHER STATES

120.5	\$4,420,027 19	\$4,338,510 07	\$2,695,777 04	\$1,642,733 03	4.85	163.9
401.6	1,972,590 98	1,724,243 41	1,113,572 20	610,671 21	4.70	177.1
128.7	1,905,273 81	1,813,841 95	609,764 81	1,204,077 14	4.89	312.4
147.4	416,452 44	369,625 44	230,984 07	138,641 37	5.11	180.3
101.1	27,108,057 77	25,595,534 86	15,935,504 36	9,660,030 50	4.34	170.1
157.8	535,121 58	476,997 81	339,665 53	137,332 28	4.85	157.5
375.1	63,738 33	62,508 98	902 27	61,606 71	3.83	706.4
111.4	5,535,383 99	5,309,548 48	3,745,757 00	1,563,791 48	4.75	147.7
194.1	19,799,090 52	18,544,884 79	14,008,475 41	4,536,409 38	4.75	141.3
100.5	20,166,944 05	19,110,319 98	14,004,316 27	5,106,003 71	4.74	144.0
83.6	30,175,370 02	28,277,856 39	17,980,321 51	10,297,435 88	4.27	167.7
180.8	206,314 68	197,718 87	117,049 97	80,668 90	5.29	176.2
197.4	12,253 72	11,744 16	8,339 01	3,405 15	4.34	146.9
108.8	4,442,292 19	4,197,837 65	2,965,787 85	1,232,049 80	4.51	149.8
87.1	42,963,257 02	40,315,530 74	22,900,000 00	17,415,530 74	4.23	187.6
162.0	267,124 29	242,436 26	137,909 10	104,527 16	5.27	193.7
569.6	9,776 92	9,776 92	844 96	8,931 96	3.55	115.7
94.9	9,973,838 28	9,258,242 99	5,273,177 00	3,985,065 99	4.62	189.1
169.3	13,311,383 78	12,794,018 14	9,066,867 89	3,727,150 25	4.48	146.8
91.7	12,872,514 99	11,323,523 80	10,013,031 13	1,310,512 67	3.84	128.5
147.7	486,806 30	424,173 15	284,619 12	139,554 03	4.41	171.0
158.7	51,147 65	48,883 38	13,265 59	35,617 79	5.47	385.5
426.2	5,580,698 75	5,072,975 95	3,827,486 00	1,245,489 95	4.61	145.8
.....	\$169,236,000 21	\$159,086,890 39	\$101,256,070 69	\$57,830,819 70	.....	.....
.....	33,039,459 04	30,433,863 78	24,017,347 40	6,416,516 38	.....	.....
.....	\$202,275,459 25	\$189,520,754 17	\$125,273,418 09	\$64,247,336 08	.....	.....
.....	\$223,289,317 37	\$209,590,091 15	\$138,042,732 21	\$71,547,358 94	.....	.....

COMPANIES

122.5	\$4,061,365 67	\$3,806,980 34	\$2,513,593 00	\$1,293,387 34	4.68	161.5
104.9	1,990,530 28	1,802,607 28	1,157,791 00	644,816 28	4.76	171.9
130.0	2,784,920 44	2,452,333 31	1,626,829 56	825,508 75	4.34	171.1
150.6	1,026,844 82	723,336 43	642,376 00	80,960 43	3.85	159.8
122.7	346,163 01	343,394 76	206,824 00	136,570 76	5.27	167.3
89.4	11,890,310 20	11,322,306 60	7,148,171 76	4,174,134 84	4.58	166.3
116.9	3,554,049 29	3,425,760 95	2,075,601 60	1,350,159 35	4.89	171.2
155.8	859,331 67	818,619 65	545,402 27	273,217 38	4.96	157.5
192.7	89,547 27	31,664 67	41,711 00	—10,046 33	2.52	214.6
125.0	2,525,446 81	2,331,690 27	1,387,868 00	943,822 27	5.31	181.9
130.0	2,656,069 04	2,531,324 85	1,595,938 25	935,386 50	5.15	166.4
113.4	8,003,766 75	7,092,317 01	4,065,364 20	3,026,952 81	5.56	196.8
103.1	893,604 56	807,204 43	600,819 00	206,385 43	4.12	148.7
.....	\$40,681,949 81	\$37,489,540 55	\$23,608,289 74	\$13,881,250 81	.....	.....

TABLE X—Continued—GAIN AND LOSS EXHIBIT—DECEMBER 31, 1919—

WISCONSIN

NAME OF COMPANY	MORTALITY			
	Expected mortal- ity on net amount at risk	Actual mortality on net amount at risk	Gain or loss in surplus	Ratio of actual to expected mortality
	(35)	(42)	(43)	%
Great Northern Life.....	\$100,817 72	\$78,094 50	\$22,723 22	78.3
Guardian Life.....	79,613 48	37,921 54	41,691 94	47.6
Northwestern Mutual Life.....	19,194,601 20	10,957,658 86	8,236,942 34	57.0
Old Line Life.....	168,879 00	58,630 13	110,248 87	34.7
Wisconsin Life.....	49,046 97	17,434 96	31,612 01	35.5
Wisconsin National Life.....	112,351 00	87,307 32	25,043 68	77.7
State Life Fund.....	3,534 20	886 10	2,648 10	25.0
Totals (Wis. Cos.).....	\$19,708,843 57	\$11,237,933 41	\$8,470,910 16	

COMPANIES OF

Aetna Life.....	⁽¹⁾ \$3,114,531 00	\$2,350,095 65	\$764,435 35	75.8
Bankers Life.....	⁽⁵⁾ 5,650,157 00	3,434,959 59	2,215,197 41	60.8
Cent. Life Assur. Soc. of the U. S. (Mut.).....	8,099,373 21	5,376,539 78	2,722,833 43	66.4
Equitable Life Assur. Soc. of the U. S.	688,216 55	430,271 35	257,945 20	62.5
Franklin Life.....	22,702,155 31	16,175,872 68	6,526,282 63	71.2
Maryland Assur. Corp.....	873,301 94	561,046 48	312,255 46	64.2
Massachusetts Mut. Life.....	22,992 42	10,923 51	12,068 91	47.5
Metropolitan Life.....	5,819,124 00	3,329,181 37	2,489,942 63	57.0
Mutual Life.....	⁽¹⁾ 22,179,245 00	16,112,494 33	6,066,750 67	72.6
Mutual Trust Life.....	⁽²⁾ 22,811,598 00	20,537,561 24	2,274,036 76	99.0
New England Mutual Life.....	22,142,477 53	13,956,589 21	8,185,888 32	63.0
New York Life.....	⁽⁴⁾ 467,096 09	225,152 99	241,943 10	48.2
North American Life.....	⁽⁵⁾ 48,844 03	24,301 90	24,542 13	49.7
North Am. Life and Cas.....	4,600,771 00	2,444,829 78	2,155,941 22	53.1
Penn Mutual Life.....	28,673,400 00	22,543,076 57	6,130,323 43	78.0
Prudential.....	389,516 00	216,680 34	172,835 66	55.6
Security Mutual Life.....	8,008 54	2,381 46	5,627 08	29.7
Surety Fund Life.....	9,549,718 00	6,534,620 31	3,015,097 69	68.0
Travelers Ins. Co.....	⁽¹⁾ 16,697,344 68	11,434,291 26	5,263,053 42	68.5
Total Ordinary.....	⁽²⁾ 23,051,750 84	18,224,084 07	4,827,666 77	79.0
Total Industrial.....	719,774 10	553,041 04	166,733 06	76.8
Totals (companies of other states).....	45,961 83	13,793 46	32,168 37	30.0
Grand totals (all companies).....	9,658,328 00	5,474,960 08	4,183,367 92	56.6
Total Ordinary.....	\$162,150,336 23	\$111,205,103 14	\$50,945,233 09	
Total Industrial.....	45,863,348 84	38,761,645 31	7,101,703 53	
Totals (companies of other states).....	\$208,013,685 07	\$149,966,748 45	\$58,046,936 62	
Grand totals (all companies).....	\$227,722,528 64	\$161,204,681 86	\$66,517,846 78	

WITHDRAWN

Connecticut Mutual Life.....	\$3,456,486 00	\$2,282,253 49	\$1,174,232 51	66.0
Fidelity Mutual Life.....	1,612,170 00	1,198,761 34	413,408 66	74.3
Guardian Life.....	1,651,712 15	1,099,196 53	552,515 62	65.9
Manhattan Life.....	649,365 00	479,419 44	169,945 56	70.7
Minnesota Mutual Life.....	583,095 88	351,395 00	231,700 88	60.2
Mutual Benefit Life.....	10,980,267 99	6,670,531 16	4,309,736 83	60.7
National Life.....	2,633,000 94	1,665,760 55	967,240 39	63.2
National Life of the U. S. A.....	1,136,524 21	773,224 62	363,299 59	68.0
Old Colony Life.....	129,415 00	81,529 17	47,885 83	63.0
Pacific Mutual Life.....	2,224,802 00	1,414,305 75	810,496 25	63.5
Phoenix Mutual Life.....	2,352,153 00	1,442,555 61	909,597 39	61.3
Union Central Life.....	6,413,983 00	4,078,560 03	2,335,422 97	63.5
Union Mutual Life.....	671,225 00	467,046 47	204,178 53	69.6
Totals (withdrawn companies).....	\$34,494,200 17	\$22,004,539 16	\$12,489,661 01	

(1) Ordinary. (2) Industrial. (3) Group. (4) Participating. (5) Non-participating.

LIFE INSURANCE COMPANIES

BUSINESS

ANNUITIES				SURRENDERED, LAPSES AND CHANGES			
Net expected disbursements to annuitants	Net actual annuity claims incurred	Gain or loss in surplus	Ratio of actual to expected disbursements to annuitants	Reserves on policies surrendered and changed	Amount allowed on same	Total gain fr surrendered and-lapsed policies	Ratio of reserves released by surrendered, etc., to amount allowed
(46)	(49)	(50)	%	(51, 54, 57, 61)	(52, 55, 58)	(64)	%
				\$21,248 68	\$17,075 64	\$4,453 08	124.4
\$1,125 68	\$1,125 68		100.0	19,195 98	19,007 90	2,220 41	100.9
189,622 00	202,750 61	\$-13,128 61	106.9	8,084,426 00	7,836,768 52	226,200 06	103.2
				25,467 55	19,342 98	6,124 57	131.6
				7,888 57	7,544 79	343 78	104.6
				19,271 47	16,681 12	2,590 35	115.5
				470 37	470 37		100.0
\$190,747 68	\$203,876 29	\$-13,128 61		\$8,177,968 62	\$7,916,891 32	\$241,932 25	

OTHER STATES

\$17,784 00	\$17,784 46	\$-0 46	100.0	\$2,285,096 00	\$2,044,391 98	\$140,691 28	111.2
126,968 00	147,342 35	-20,374 35	116.0	558,623 00	397,592 96	-16,736 37	140.5
-66 18		-66 18		300,522 05	160,028 68	122,088 25	187.8
				164,283 41	134,327 83	28,667 58	121.5
1,039 811 39	1,127,680 58	-87,869 19	108.4	14,852,106 80	13,209,849 11	1,571,404 69	112.4
418 18	447 64	-29 46	106.9	227,394 66	218,654 78	5,421 75	103.9
-1,532 24	7,228 76	-8,761 00		693 74		550 01	
292,762 00	302,696 98	-9,934 98	103.3	1,689,029 00	1,628,377 55	54,756 45	103.7
				8,533,178 34	6,801,812 62	1,805,680 78	125.4
				9,758,114 00	7,626,170 84	857,366 00	127.9
1,726,025 35	1,459,736 36	266,288 99	84.5	21,496,159 88	19,930,671 66	308,957 20	107.8
12 46	12 46		100.0	90,241 22	54,294 12	34,495 73	166.2
-3,535 91	-1,548 57	-1,987 34		3,015 37	1,340 80	1,665 49	224.8
821,885 00	925,467 90	-103,582 90	112.6	1,403,276 04	1,330,273 60	73,002 44	105.4
				29,533,748 00	27,124,292 54	2,073,551 37	108.8
51 21	120 00	-68 79	234.3	123,499 00	103,575 00	19,924 00	119.2
315,148 26	261,242 23	53,906 03	82.9	1,026 89	369 54	304 64	277.8
174,361 84	141,424 61	32,937 23	81.1	3,797,968 53	3,534,382 57	240,754 22	107.4
				5,464,724 00	4,414,940 28	1,054,188 60	123.7
				4,564,947 00	2,688,296 44	1,878,977 56	169.8
254 49	570 81	-316 32	224.3	259,193 78	206,718 91	52,351 30	125.3
				7,977 64	5,023 29	3,000 85	141.8
164,660 00	216,473 61	-51,813 61	131.4	2,005,380 00	1,581,812 30	402,673 94	126.8
\$4,675,074 03	\$4,606,680 18	\$68,327 67		\$92,797,137 35	\$82,882,730 12	\$7,977,394 20	
				14,323,061 00	10,314,467 28	2,736,343 56	
\$4,675,074 03	\$4,606,680 18	\$68,327 67		\$107,120,198 35	\$93,197,197 40	\$10,713,737 76	
\$4,865,321,71	\$4,810,556 47	\$55,199 06		\$115,298,166 97	\$101,114,088 72	\$10,955,670 01	

COMPANIES

\$39,711 24	\$34,296 76	\$5,414 48	86.3	\$1,227,854 00	\$1,131,890 59	\$82,391 68	108.4
13,111 10	15,357 79	-2,246 69	117.1	1,079,222 30	1,028,594 05	45,062 68	104.9
21,347 52	18,056 24	3,291 28	84.6	1,296,793 88	1,084,059 10	131,240 74	119.6
5,500 00	5,531 74	-31 74	100.5	780,769 00	743,689 90	35,987 17	104.9
287 00	52 90	234 10	18.4	97,528 53	84,748 07	9,655 82	115.0
108,642 00	123,551 71	-14,909 71	113.7	3,910,517 81	3,724,531 96	185,985 85	104.9
392,844 68	455,812 07	-62,967 39	116.0	1,241,425 12	1,187,025 59	53,903 21	104.5
26,257 73	28,321 18	-2,063 45	107.8	481,167 46	453,465 79	27,178 19	106.1
				52,536 77	46,482 33	5,893 89	113.0
16,450 00	19,663 55	-3,213 55	119.5	942,618 00	862,135 08	71,064 83	109.3
104,192 00	129,516 91	-25,324 91	124.3	873,409 00	722,863 43	147,697 56	120.8
17,627 00	4,731 71	12,895 29	26.8	2,489,838 16	2,328,318 04	144,438 24	104.7
2,163 92	5,726 68	-3,562 76	264.6	915,438 16	895,588 00	12,813 00	102.2
\$748,134 19	\$840,619 24	\$-92,485 05		\$15,389,118 19	\$14,293,391 93	\$953,312 86	

TABLE X—Concluded—GAIN AND LOSS EXHIBIT—DECEMBER 31, 1919—

WISCONSIN

NAME OF COMPANY	DIVIDENDS			
	Paid to stock-holders	Paid to policy holders or applied	Decrease in surplus on dividend account	Increase or decrease in surplus on account of special funds
	(67)	(68-70)	(74)	(77)
Great Northern Life.....				
Guardian Life.....		\$7,126 65	\$7,126 65	
Northwestern Mutual Life.....		14,726,708 36	16,343,203 65	\$-500,000 00
Old Line Life.....	\$47,085 47			2,576 51
Wisconsin Life.....		8,743 51	10,093 51	
Wisconsin National Life.....				
State Life Fund.....		3,000 00	3,000 00	
Totals (Wis. Cos.).....	\$47,085 47	\$14,745,578 52	\$16,363,423 81	\$-497,423 49

COMPANIES OF

Aetna Life.....	(4)	\$1,603,894 78	\$1,703,497 68	\$-3,685 00
Bankers Life.....	(5) \$500,000 00	310,438 34	1,982,520 73	-1,745 00
Cent. Life Assur. Soc. of U. S. (Mut.).....		71,993 41	-9,006 48	693,261 17
Equitable Life Assur. Soc. of the U. S.....	7,000 00	17,895,816 22	13,399,813 12	200,000 00
Franklin Life.....	5,000 00	79,037 79	55,552 83	7,870 81
Maryland Assur. Corp.....				-44,639 26
Massachusetts Mut. Life.....		3,540,803 46	3,641,598 86	
Metropolitan Life.....	(1)	1,220,919 81	1,677,967 38	3,379 47
	(2)	2,816,749 53	5,282,542 66	
Mutual Life.....		22,407,417 14	16,204,442 13	-7,808,914 42
Mutual Trust Life.....	(4)	89,537 08	98,258 16	
	(5)			
New England Mutual Life.....		2,658,593 76	2,991,129 14	150,000 00
New York Life.....		31,698,687 89	18,374,123 81	-9,242,191 48
North American Life.....				1,464 27
North Am. Life and Cas.....		105 24	105 24	-591 72
Penn Mutual Life.....		5,907,084 56	5,764,637 34	13,118 64
Prudential.....	(1) 7,707 40	5,114,579 76	1,609,263 19	
	(2) 11,588 54	11,655,178 32	1,398,071 74	
Security Mutual Life.....		24,812 60	18,486 56	-122 67
Surety Fund Life.....		3,093 22	3,093 22	
Travelers Ins. Co.....		78,881 31	118,440 86	-14,692 70
Total Ordinary.....	\$519,707 40	\$92,705,696 37	\$67,633,923 77	\$-16,047,487 89
Total Industrial.....	11,588 54	14,471,927 85	6,680,614 40	
Totals (Companies of other states).....	\$531,295 94	\$107,177,624 22	\$74,314,538 17	\$-16,047,487 89
Grand totals (all companies).....	\$578,381 41	\$121,923,202 74	\$90,677,961 98	\$-16,544,911 38

WITHDRAWN

Connecticut Mutual Life.....		\$1,852,043 97	\$1,889,114 59	\$110,000 00
Fidelity Mutual Life.....		773,342 42	774,078 92	7,114 41
Guardian Life.....	\$24,000 00	1,035,784 23	762,705 00	-1,002,523 90
Manhattan Life.....	16,932 35	54,931 72	63,592 32	-100,000 00
Minnesota Mutual Life.....		171,566 94	235,738 69	
Mutual Benefit Life.....		7,503,653 52	8,533,705 59	833,220 57
National Life.....		2,089,715 88	1,997,316 46	-247 50
National Life of the U. S. A.....	60,000 00	64,572 20	194,632 33	2,763 21
Old Colony Life.....		3,152 30	3,773 43	424 61
Pacific Mutual Life.....		634,244 94	924,116 75	-22,340 00
Phoenix Mutual Life.....		1,434,906 16	1,566,892 14	119,629 40
Union Central Life.....	750,000 00	4,940,325 66	4,820,937 81	610,780 17
Union Mutual Life.....		502,172 40	499,506 54	
Totals (withdrawn companies).....	\$850,932 35	\$21,060,412 34	\$22,266,110 57	\$558,820 97

(1)Ordinary. (2)Industrial. (3)Group. (4)Participating. (5)Non-participating.

LIFE INSURANCE COMPANIES
COMPANIES

Gain or loss from investments	Gain or loss on account of dis- ability benefits	Gain or loss from other sources	Surplus December 31, 1918	Surplus December 31, 1919	Increase or decrease in surplus
(81-100)	(101)	(80, 102-105)	(107)	(108)	(109)
\$1,144 14	\$3,969 77	\$-7,051 78	\$96,259 97	\$100,074 79	\$3,814 82
164 39		-5,530 72	57,728 94	56,105 84	-1,623 10
-192,899 38	14,956 60		19,498,776 83	19,746,981 38	248,204 55
-1,653 13	-5,530 63	-10,148 28	189,806 07	202,453 26	12,647 19
127 19	202 60	2,171 11	5,448 90	8,977 51	3,528 61
6,096 36	1,199 38	7,126 96	111,606 17	114,174 14	2,567 97
-51 35		7 88	7,153 27	8,435 45	1,282 18
\$-187,071 75	\$14,797 72	\$-13,424,83	\$19,966,780 15	\$20,237,202 37	\$270,422 22

OTHER STATES

\$-38,845 88	\$41,317 93	\$-267,720 83	\$5,213,594 57	\$5,345,725 88	\$-132,131 31
409,889 55	89,042 89	-437,452 86	4,896,283 49	4,779,555 74	-116,727 75
-157,238 86	-10,714 47	-1,669,099 14	382,315 77	634,800 89	252,485 12
109,317 46	40,177 72	-24,992 39	33,342 03	413,494 38	380,152 35
13,417 70	69,482 09	32,421 03	12,926,812 58	17,123,408 26	4,196,595 68
-1,522 04	7,167 18	1,018 85			
-2,756 99	562 68	118,655 20	17,091 11	133,826 61	116,735 50
-30,264 12	17,332 00	5,511 17	5,318,054 82	5,331,340 79	13,285 97
757,171 24	-21,716 72	-422,312 66	13,374,473 09	14,177,716 23	803,243 14
579,787 59	-40,656 07	-2,098,498 36	13,674,440 95	14,907,620 94	1,233,179 99
2,378,097 66	-128,289 95	26,668 59			
-9,182 46	-3,699 75	-22,402 43	380,238 11	336,043 46	-44,194 65
-4,503 46	20	1,351 52	27,269 02	44,755 71	17,486 69
276,846 75	28,173 40		3,607,412 36	4,249,615 13	642,202 77
-2,080,873 23	93,066 11	622,902 59			
8,196 78	4,798 81	31,822 05	34,233 64	172,816 01	138,582 37
-2,627 58	-196 25	5,710 96	28,488 53	19,647 65	-8,840 88
-1,891,797 70	76,476 79	-49,437 79			
-31,188 53	550,781 06		5,674,676 02	9,613,669 75	3,938,993 73
-1,244,188 90	-44,295 69	-412,272 00	5,749,608 44	13,166,544 64	7,416,936 20
-11,708 00	573 83	-11,782 55	158,838 56	269,609 17	110,770 61
-766 36	12,558 18	1,812 95	10,159 73	51,681 45	41,521 72
-434,144 96	137,808 08	2,733,980 58	7,638,080 33	9,197,852 45	1,559,772 12
\$-744,483 03	\$1,004,701 81	\$876,654 86	\$9,721,363 76	\$71,895,559 56	\$12,174,195 80
-664,401 31	-84,951 76	-2,510,770 36	19,424,049 39	28,074,165 58	8,650,116 19
\$-1,408,884 34	\$919,750 05	\$-1,834,115 50	\$79,145,413 15	\$99,969,725 14	\$20,824,311 99
\$-1,595,956 09	\$934,547 77	\$-1,847,540 33	\$99,112,193 30	\$120,206,927 51	\$21,094,734 21

COMPANIES

\$-100,006 36	\$7,118 82	\$-17,165 56	\$3,355,503 96	\$3,601,642 89	\$246,138 93
-51,217 73	40,949 37	-63,568 32	1,083,160 62	1,275,477 09	192,316 47
598,764 68	39,322 65	347,553 69	1,278,591 82	1,522,438 60	243,846 78
98,050 91	6,323 32	-4,866 61	181,720 20	219,671 40	37,951 20
-26,739 31	7,751 38	-9,951 00	439,467 48	400,681 39	-38,786 09
-1,705,707 24					
-433,850 67	1,047 27	-2,395 48	3,881,678 56	3,420,039 71	-461,638 85
-38,410 24	16,535 57	60,281 96	164,316 88	206,105 91	41,789 03
160,859 45	10,420 54	-14,207 48	41,584 00	95,375 54	53,791 54
-248,769 98	8,633 83	145,247 23	750,751 71	902,973 71	152,222 00
-10,759 36	546 63	31,112 25			
10,542 20	12,757 35	-105,807 71	3,942,642 10	3,806,590 16	-136,051 94
-99,790 77		-6,120 71	967,051 19	766,283 03	-200,768 16
\$-1,847,034 42	\$151,406 73	\$360,212 26	\$16,086,468 52	\$16,217,279 43	\$130,810 91

TABLE XI—GAIN AND LOSS EXHIBIT—FIRST YEAR BUSINESS—

WISCONSIN

NAME OF COMPANY	DEATH LOSSES			Loading (114)
	Expected	Actual	Per cent of actual to expected	
	(111)	(112)	%	
Great Northern Life.....	\$8,661 87	\$7,000 00	80.8	\$23,947 89
Guardian Life.....	14,989 65			56,701 21
Northwestern Mutual Life.....	1,360,953 00	312,300 00	24.0	1,922,665 85
Old Line Life.....	50,339 18	1,000 00	1.9	134,054 72
Wisconsin Life.....	7,098 84			34,605 57
Wisconsin National Life.....	26,580 00	19,285 52	72.5	97,758 00
State Life Fund.....	124 76			98 21
Totals (Wis. Cos.).....	\$1,468,747 30	\$339,585 52		\$2,269,831 45

COMPANIES OF

Actna Life.....	(4) \$244,054 00	\$61,000 00	24.9	\$321,712 82
	(5) 1,059,355 00	221,465 00	20.9	200,137 18
Bankers Life.....	344,373 00	109,500 00	31.8	458,210 39
Cent. Life Assur. Soc. of the U. S. (Mut.).....	105,099 48	56,890 00	54.1	579,117 05
Equitable Life Assur. Soc. of the U. S.....	1,775,327 00	720,219 00	40.5	3,715,418 55
Franklin Life.....	116,216 56	46,585 94	40.1	402,922 41
Maryland Assur. Corp.....	9,426 08	4,300 00	45.6	33,741 54
Massachusetts Mut. Life.....	617,819 00	148,000 00	23.9	724,744 27
Metropolitan Life.....	(1) 3,849,576 00	1,127,000 60	29.2	3,451,605 22
	(2)			
Mutual Life.....	1,737,813 00	399,102 00	22.9	2,749,607 29
Mutual Trust Life.....	(4) 98,972 00	37,033 00	37.4	102,115 00
	(5) 10,258 00	10,385 00	101.2	2,145 00
New England Mutual Life.....	464,631 32	146,124 00	31.4	626,829 19
New York Life.....	2,270,110 00	678,954 00	29.9	5,088,960 54
North American Life.....	67,518 00	7,000 00	10.6	242,737 00
North Am. Life and Cas.....	2,062 50			5,187 19
Penn Mutual Life.....	672,830 00	143,509 00	21.3	1,008,206 00
Prudential.....	(1) 2,268,959 00	771,854 00	34.0	1,772,100 21
	(2)			
Security Mutual Life.....	50,915 88	7,000 00	13.7	66,694 67
Surety Fund Life.....	8,673 80	4,403 85	50.7	29,976 79
Travelers Ins. Co.....	2,053,408 00	598,487 00	29.1	635,694 00
Total Ordinary.....	\$17,827,397 62	\$5,298,812 39		\$22,217,862 31
Total Industrial.....				
Totals (companies of other states).....	\$17,827,397 62	\$5,298,812 39		\$22,217,862 31
Grand totals (all companies).....	\$19,296,144 92	\$5,638,397 91		\$24,487,693 76

WITHDRAWN

Connecticut Mutual Life.....	\$305,822 00	\$107,500 00	35.1	\$338,322 00
Fidelity Mutual Life.....	165,861 00	30,458 00	18.3	264,563 33
Guardian Life.....	160,067 00	31,500 00	19.6	240,075 24
Manhattan Life.....	16,500 00	1,000 00	66.6	52,911 37
Minnesota Mutual Life.....	89,412 87	36,500 00	40.8	433,935 06
Mutual Benefit Life.....	879,370 00	146,500 00	16.6	1,115,716 49
National Life.....	230,978 39	56,963 82	24.6	370,570 05
National Life of the U. S. A.....	83,570 07	35,500 00	42.4	371,001 08
Old Colony Life.....	22,455 44	7,300 00	32.5	129,383 62
Pacific Mutual Life.....	284,249 00	58,632 00	20.6	1,408,536 00
Phoenix Mutual Life.....	265,830 00	67,500 00	25.3	379,182 00
Union Central Life.....	620,744 00	71,550 00	11.5	778,417 62
Union Mutual Life.....	47,085 00	13,000 00	27.6	61,450 30
Totals (withdrawn companies).....	\$3,172,054 77	\$663,903 83		\$5,944,064 16

(1)Ordinary. (2)Industrial. (3)Group. (4)Participating. (5)Non-participating.

DECEMBER 31, 1919—LIFE INSURANCE COMPANIES
COMPANIES

EXPENSES				Ratio of expenses to loading	Reserves released on lapsed policies
Commissions and other compensations for obtaining new insurance	Medical examinations and inspections	Advances to agents	Total		
(116, 117)	(118)	(119)	(120)	%	(113)
\$32,120 22	\$5,489 01	\$1,285 76	\$38,894 99	162.4	\$1,183 97
57,177 99	10,721 64		67,899 63	119.7	1,525 10
4,385,038 48	413,763 43		4,798,801 91	249.6	81,068 00
144,119 64	23,660 98	557 05	168,337 67	125.5	
30,700 70	7,208 78		37,909 48	109.5	113 65
101,696 08	19,026 89		120,722 97	123.4	36 42
16 76			16 76	17.0	
\$4,750,869 87	\$479,870 73	\$1,842 81	\$5,232,583 41		\$83,927 14

OTHER STATES

\$789,199 26	\$80,076 03		\$869,275 29	270.1	\$2,968 00
1,343,652 21	159,681 30		1,503,333 51	751.1	6,844 00
1,051,281 76	140,091 40		1,191,373 16	260.0	123,222 37
648,823 94	80,564 48	\$5,342 17	734,750 59	126.8	68,844 00
6,532,356 13	608,106 38	101,933 72	7,242,396 23	194.4	474,368 00
467,989 74	70,221 06		538,210 80	133.5	3,250 82
26,047 62	7,694 50	609 60	34,351 72	101.8	550 01
1,630,542 70	208,916 30		1,839,459 00	253.8	34,798 00
7,062,936 48	1,498,622 61		8,561,559 09	244.7	753,949 97
6,633,331 26	763,404 92	93,842 04	7,490,578 22	272.4	261,425 00
294,038 25	37,208 95	849 30	332,096 50	325.2	24,712 00
6,044 77	188 51		6,233 28	290.5	1,217 00
1,393,497 78	192,281 39		1,585,779 17	252.9	33,468 02
10,668,734 70	895,446 31		11,564,181 01	227.2	807,723 00
235,300 33	28,790 06		264,090 39	108.8	2,519 00
5,363 47	912 00		6,275 47	120.9	
2,379,282 49	274,641 19	2,104 31	2,656,027 99	263.4	67,494 00
4,424,799 45	950,097 75		5,374,897 20	297.6	515,709 00
152,965 50	41,060 23		194,025 73	290.9	20,359 62
35,464 59	3,951 66		39,416 25	131.4	
3,431,122 30	428,121 02	688 73	3,859,932 05	607.2	20,678 00
\$19,212,774 73	\$6,470,078 05	\$205,369 87	\$55,888,222 65		\$3,160,375 81
\$49,212,774 73	\$6,470,078 05	\$205,369 87	\$55,888,222 65		\$3,160,375 81
\$53,963,644 60	\$6,949,948 78	\$207,212 68	61,120,806 06		\$3,244,302 95

COMPANIES

\$745,373 56	\$109,138 61		\$854,512 17	252.5	\$19,887 00
555,064 69	71,351 05	\$3,628 53	630,044 27	238.1	6,505 00
585,556 19	95,300 23	3,779 50	684,635 92	285.1	58,640 95
109,945 41	16,640 25		126,585 66	239.2	6,750 00
372,834 71	40,805 12	9,029 00	422,668 83	97.4	148 19
2,701,861 51	287,068 24		2,988,929 75	267.8	64,081 00
796,695 49	107,411 99		904,107 48	243.9	21,413 71
431,077 83	61,208 14	8,036 72	500,322 69	134.8	9,018 61
170,845 50	24,261 19	1,309 20	196,415 89	151.8	2,653 21
1,548,886 01	202,760 05	1,053 95	1,752,700 01	124.4	21,486 00
852,986 88	102,033 90		955,020 78	251.8	21,740 00
1,743,003 10	177,904 96		1,920,908 06	246.7	60,626 70
134,319 21	19,378 50		153,697 71	250.1	7,152 00
\$10,748,450 09	\$1,315,262 23	\$26,836 90	\$12,090,549 22		\$300,111 37

TABLE XII—EXPENSE CHARGES AND EXPENSES (EXCLUDING INDUSTRIAL BUSINESS)—FIRST
WISCONSIN

NAME OF COMPANY	FIRST YEAR EXPENSES INCURRED (Exclusive of Investment)			
	Commissions	Advances to agents	Medical and inspection ex- penses less sav- ings on mortality	Agency supervision
Great Northern Life.....	\$28,635 27	\$1,285 76	\$5,489 01	\$3,000 00
Guardian Life.....				
Northwestern Mutual Life.....	4,607,234 88			51,907 23
Old Line Life.....				
Wisconsin Life.....	28,760 00			2,989 39
Wisconsin National Life.....	101,706 77		16,126 89	21,113 25
State Life Fund.....				
Totals (Wis. Cos.).....	\$4,766,336 92	\$1,285 76	\$21,615 90	\$79,009 86

COMPANIES OF

Aetna Life.....	(4) \$789,199 26			\$40,738 15
	(5) 1,343,652 21			89,271 14
Bankers Life.....	1,051,281 76			
Cent. Life Assur. Soc. of U. S. (Mut).....	627,611 44	\$5,342 17	\$32,355 00	59,257 78
Equitable Life Assur. Soc. of U. S.....	6,502,260 91	101,933 72		637,688 62
Franklin Life.....				
Maryland Assur. Corp.....				
Massachusetts Mut. Life.....	1,616,536 48			5,971 51
Metropolitan Life.....	(1) 7,037,811 85			295,228 69
Mutual Life.....	5,875,243 29	93,842 04		477,069 08
Mutual Trust Life.....	(4) 282,215 39	849 30		9,109 00
	(5) 5,733 77			627 71
New England Mutual Life.....	1,439,366 09			7,807 53
New York Life.....	10,668,734 70			
North American Life.....				
North Am. Life and Cas.....				
Penn Mutual Life.....	2,332,778 82	2,104 31		121,781 02
Prudential.....	(1) 4,386,118 66			71,963 66
Security Mutual Life.....	152,965 50	720 56	41,060 23	8,000 00
Surety Fund Life.....				
Travelers Ins. Co.....				
Total Ordinary.....	\$44,111,510 06	\$204,792 10	\$73,415 23	\$1,824,514 49
Total Industrial.....				
Totals (Companies of other States).....	\$44,111,510 06	\$204,792 10	\$73,415 23	\$1,824,514 49
Grand totals (all companies).....	\$48,877,846 98	\$206,077 86	\$95,031 13	\$1,903,524 35

WITHDRAWN

Connecticut Mutual Life.....				
Fidelity Mutual Life.....				
Guardian Life.....				
Manhattan Life.....				
Minnesota Mutual Life.....				
Mutual Benefit Life.....				
National Life.....				
National Life of the U. S. A.....				
Old Colony Life.....				
Pacific Mutual Life.....				
Phoenix Mutual Life.....				
Union Central Life.....				
Union Mutual Life.....				
Totals (withdrawn companies).....				

(1)Ordinary. (2)Industrial (3)Group. (4)Participating. (5)Non-participating.

TABLE XIII—EXPENSE CHARGES AND EXPENSES (EXCLUDING INDUSTRIAL BUSINESS)—

WISCONSIN

NAME OF COMPANY	Total expenses incurred (d)	Medical and in- spection expenses not exceeding sav- ings on mortality (1)	Fees and licenses (2)
Great Northern Life	\$93,731 11	\$5,489 01	\$392 63
Guardian Life			
Northwestern Mutual Life	12,565,839 83	436,424 11	34,450 91
Old Line Life			
Wisconsin Life	83,126 42	7,208 78	209 14
Wisconsin National Life	198,785 38	16,126 89	806 28
State Life Fund			
Total (Wis. Cos.)	\$12,941,482 74	\$465,248 79	\$35,858 96

COMPANIES OF

Aetna Life	(4) \$2,680,922 42	\$80,076 03	\$12,722 72
	3,655,652 79	159,681 30	15,009 99
Bankers Life	3,038,849 18	140,091 40	6,136 85
Cent. Life Assur. Soc. of the U. S. (Mut.)	1,216,089 02	80,564 48	9,782 99
Equitable Life Assur. Soc. of the U. S.	18,913,198 27	690,718 19	20,306 68
Franklin Life			
Maryland Assur. Corp.			
Massachusetts Mut Life	4,534,913 76	208,916 30	20,999 61
Metropolitan Life	(1) 22,359,649 13		15,601 67
	(2)		
Mutual Life	16,110,653 53	763,404 92	36,649 86
Mutual Trust Life	(4) 571,673 64	37,208 95	26,158 06
	(5) 18,696 19	188 51	996 46
New England Mutual Life	3,591,821 52	192,281 39	18,629 66
New York Life	26,788,843 65	895,446 93	87,460 40
North American Life			
North Am. Life and Cas.			
Penn Mutual Life	6,825,047 95	268,247 19	36,411 31
Prudential	(1) 12,854,574 68	950,097 75	32,937 15
	(2)		
Security Mutual Life	700,170 21	41,060 23	3,031 99
Surety Fund Life			
Travelers Ins.			
Total Ordinary	\$123,860,755 94	\$4,507,983 57	\$342,825 80
Total Industrial			
Totals (Companies of other states)	\$123,860,755 94	\$4,507,983 57	\$342,825 80
Grand totals (all companies)	\$136,802,238 68	\$4,973,232 36	\$378,684 76

WITHDRAWN

Connecticut Mutual Life			
Fidelity Mutual Life			
Guardian Life			
Manhattan Life			
Minnesota Mutual Life			
Mutual Benefit Life			
National Life			
National Life of the U. S. A.			
Old Colony Life			
Pacific Mutual Life			
Phoenix Mutual Life			
Union Central Life			
Union Mutual Life			
Totals (withdrawn companies)			

(1)Ordinary. (2)Industrial. (3)Group. (4)Participating. (5)Non-participating.

COMPARATIVE STATISTICS FOR THE FIVE YEAR PERIOD ENDING DEC. 31, 1919—FRATERNAL BENEFIT SOCIETIES

NAME OF SOCIETY	Year ending Dec. 31	INCOME		Total income	Death benefits paid	Total membership benefits paid	(1) All other disburse- ments	Total dis- bursements
		Net amount received from members	Interest and other receipts					
WISCONSIN SOCIETIES								
Aid Association for Lutherans. Albert Voeckes, Secy., First Nat. Bank Bldg., Appleton, Wis. Incorporated 1902; commenced business 1902; admitted 1902.	1919	\$349,351 68	\$52,270 87	\$401,622 55	\$86,153 35	\$154,290 00	\$74,809 98	\$229,099 98
	1918	256,454 76	58,558 19	315,012 95	89,690 95	145,239 06	62,484 45	207,723 51
	1917	211,243 22	51,899 68	263,142 90	52,639 39	84,404 36	53,233 21	137,637 57
	1916	160,567 88	48,685 25	209,253 13	49,024 20	61,768 05	51,003 94	112,771 99
	1915	136,076 80	42,823 22	178,900 02	39,066 82	50,044 32	40,789 21	90,833 53
American Cath. Union. Frank Stokes, Secy., 681-14th St., Milwaukee, Wis. Incorporated 1890; commenced business 1890; admitted 1897.	1919	25,801 78	1,674 70	27,476 48	19,516 23	19,516 23	1,684 13	21,200 36
	1918	20,620 46	1,815 80	22,436 26	19,800 00	19,800 00	1,570 32	21,370 32
	1917	20,778 36	1,954 85	22,733 21	20,618 87	20,618 87	1,181 35	21,800 22
	1916	19,965 34	1,800 88	21,766 22	21,000 00	21,000 00	1,746 45	22,746 45
	1915	18,966 13	1,718 94	20,685 07	17,400 00	17,400 00	884 43	18,284 43
Beavers National Mutual Benefit. S. A. Oscar, Secy., Gay Bldg., Madison, Wis. Incorporated 1916 commenced business 1916; admitted 1916.	1919	73,319 24	9,458 75	82,777 99	27,439 09	27,439 09	38,208 21	65,647 30
	1918	19,379 65	615 81	19,998 76	7,650 00	7,650 00	10,372 35	18,022 35
	1917	10,689 82	1,426 82	11,516 64	750 00	750 00	5,549 53	6,299 53
	1916	8,794 93	3,283 61	12,038 54				
Beavers Reserve Fund Fraternity. S. A. Oscar, Secy., Gay Bldg., Madison, Wis. Incorporated 1902; commenced business 1902; admitted 1902.	1919	351,965 19	133,245 09	485,210 28	181,551 18	202,804 50	131,709 11	334,513 61
	1918	311,976 76	79,250 71	391,227 47	135,048 55	146,475 21	74,110 58	220,585 79
	1917	314,994 74	46,070 71	361,065 45	141,298 85	146,653 85	64,962 78	211,616 63
	1916	308,492 41	42,725 82	351,218 23	104,943 94	106,259 24	90,642 08	196,901 32
	1915	295,847 94	34,366 22	330,214 16	107,550 00	107,870 00	61,917 88	169,787 88
Beavers Reserve Fund Fraternity. (Trustee National Fraternal League)	1919	8,514 74	80,238 16	88,752 90	15,652 61	39,376 35	48,188 88	87,565 23
	1918	Assumed True	eship, Dec. 27 1918.					
Catholic Family Protective Assn. Otto P. Seifriz, Secy., 102 Wisconsin St., Milwaukee, Wis. Incorporated 1869; commenced business 1868; admitted 1903.	1919	47,632 95	21,945 87	69,578 82	10,191 37	18,323 93	18,054 19	36,378 12
	1918	48,652 40	6,425 74	55,078 14	10,302 40	11,311 40	7,343 55	18,654 95
	1917	41,202 94	8,773 51	49,976 45	10,002 79	17,265 89	7,896 63	25,162 52
	1916	39,266 90	7,165 68	46,432 58	11,378 51	16,918 19	4,646 84	21,595 03
	1915	39,019 41	6,153 69	45,173 10	14,342 67	16,095 87	5,875 47	21,971 34

(1) The figures in this column approximately represent the expenses of management.

COMPARATIVE STATISTICS FOR THE FIVE YEAR PERIOD ENDING DEC. 31, 1919—FRATERNAL BENEFIT SOCIETIES—Continued.

NAME OF SOCIETY	Year ending Dec. 31	Total admitted assets	Total liabilities except reserve	EXHIBIT OF CERTIFICATES		VALUATION EXHIBIT (1)			
				No. in force	Insurance in force	Total net value of outstanding certificates (required reserve)	Total assets available for payment of future death claims	Ratio % of col. (2) to col. (1)	Ratio % shown in convention blank
WISCONSIN SOCIETIES									
All Association for Lutherans. New Life rates—Am. 4% and Am. & Frat. Soc. Dis. Ex. 4%. New sickness rates—M. U. Ex. 1893-97 4%. Old rates—None. Valuation—Above tables. (2) Old life certificates under sec. 1959-22m, Wis. State.	1919	\$1,391,462 45	\$11,882 94	14,643	\$12,616,693 00	(2) \$1,296,260 43	\$1,375,696 05	(2) 106.1	(2) 106.1
	1918	1,099,342 39	32,152 48	12,151	10,780,754 00	(2) 1,020,935 47	1,067,189 91	(2) 104.5	(2) 104.4
	1917	807,902 34	12,208 30	11,295	10,599,250 00	(2) 764,571 23	795,694 04	(2) 104.1	(2) 105.0
	1916	663,962 39	12,908 96	10,131	9,882,750 00	(2) 634,606 59	651,053 43	(2) 102.6	(2) 104.0
	1915	562,454 80	10,086 94	8,832	8,977,500 00	(2) 547,515 61	552,367 86	(2) 100.9	(2) 102.4
American Cath. Union. Rates—None. Valuation—N. F. C. 4%.	1919	50,147 74	1,000 00	783	601,900 00	171,877 21	49,033 54	28.5	60.7
	1918	44,049 80	1,500 00	884	679,500 00	180,419 70	42,166 72	23.3	59.6
	1917	42,711 18	5,800 00	1,031	790,300 00	200,894 43	36,428 28	18.1	58.6
	1916	41,845 52	1,100 00	1,109	843,700 00	185,374 31	40,232 52	21.7	63.2
	1915	42,738 36	3,800 00	1,142	864,200 00	179,801 26	38,938 36	21.7	65.0
Beavers National Mutual Benefit. Rates—Am. 4% & N. F. C. 4%. Valuation—Am. 4% and N. F. C. 4%.	1919	36,804 49	8,774 22	3,699	3,649,175 24	23,457 90	25,554 54	109.0	106.5
	1918	27,638 87	6,078 45	2,024	1,914,085 15	15,106 87	16,133 45	106.8	104.9
	1917	17,314 37	3,967 88	1,210	993,919 00	3,125 89	8,524 59	272.7	176.9
	1916	12,082 54	1,567 81	684	410,140 69	3,911 30	7,607 72	194.5	138.0
	1915	1,457,698 18	102,059 65	20,109	19,553,070 00	6,788,050 74	1,377,613 56	20.3	44.3
Beavers Reserve Fund Fraternity. Rates—None. Valuation—N. F. C. 4%.	1919	1,339,457 68	124,109 03	22,594	22,374,060 00	6,655,588 61	1,208,668 78	18.2	44.0
	1918	1,172,076 85	34,568 77	21,575	20,910,510 00	6,425,164 01	1,129,285 41	17.6	45.2
	1917	1,006,689 70	26,059 00	22,448	21,728,650 00	6,302,751 64	1,980,630 70	15.6	45.4
	1916	831,504 43	10,760 00	20,832	20,229,600 00	5,515,489 47	803,783 36	14.6	46.3
	1915	1,187 67	797 00	102	101,859 87	751 17	246 90	32.8	70.2
Beavers Reserve Fund Fraternity. (Trustee National Fraternal League)	1918	68,912 03	36,306 25	1,899	2,298,861 34	846,200 11	32,605 78	3.8	27.0
	1919	263,901 11	2,475 82	2,125	1,577,888 78	224,968 57	261,425 29	116.2	116.0
	1918	231,054 13	1,480 24	1,956	1,418,610 29	194,382 83	229,573 89	118.1	118.0
	1917	194,131 00	984 21	1,890	1,368,321 00	165,354 79	193,146 79	116.8	116.7
	1916	167,714 52	1,500 69	1,793	1,291,643 69	143,216 83	166,213 83	116.1	115.9
	1915	142,457 46	2,373 40	1,861	1,525,192 98	125,044 57	140,084 06	112.0	111.8

(1) See the valuation ledger published by this department for a detailed explanation of the valuation figures. (2) Old certificates were valued on the "Accumulation Basis." The assessments on the individual non-lab-lar rate certificates will be gradually increased in the future when the individual credits on such certificates are exhausted.

NAME OF SOCIETY Also name and address of Secretary and dates incorporated, commenced business and admitted in Wisconsin.	Year ending Dec. 31	INCOME		DISBURSEMENTS				
		Net amount received from members	Interest and other receipts	Total income	Death benefits paid	Total membership benefits paid	(1) All other dis- bursements	Total disbursements
WISCONSIN SOCIETIES—Cont.								
Catholic Knights of Wisconsin, John M. Callahan, Secy., 824 M. & M. Bank Bldg., Milwaukee, Wis. Incorporated 1885; commenced business 1885; admitted 1919.	1919	\$478,632 81	\$48,690 24	\$527,323 05	\$472,372 29	\$472,372 29	\$33,228 18	\$505,600 47
Concordia Mut. Aid Soc. of Wis. Richard Schmidt, Secy., 1166-19th St., Milwaukee, Wis. Incorporated 1914; commenced business 1914; admitted 1915.	1919	4,450 79	247 50	4,698 29	2,604 50	2,604 50	494 50	3,099 00
	1918	4,894 72	305 00	5,199 72	867 00	867 00	424 18	1,291 18
	1917	4,869 80	277 50	5,147 30	3,301 50	3,301 50	413 94	3,715 44
	1916	5,101 14	107 50	5,208 64	4,665 50	4,665 50	320 99	4,986 49
	1915	8,509 10		8,509 10	3,496 50	3,496 50	774 51	4,271 01
Employees Mutual Benefit Assn. Bert Hall, Secy., Public Service Bldg., Milwaukee, Wis. Incorporated 1912; commenced business 1914; admitted 1914.	1919	5,810 63	1,589 43	7,400 06	1,100 00	1,533 75	4 75	1,538 50
	1918	6,006 80	1,117 81	7,124 61	1,500 00	2,763 47	2 50	2,765 97
	1917	7,024 23	891 29	7,915 52	500 00	1,682 65	8 88	1,691 53
	1916	7,677 00	595 51	8,272 51	2,200 00	2,748 60	21 11	2,769 71
	1915	4,131 08	384 12	4,515 20	500 00	612 68	92 45	705 13
Equitable Fraternal Union Orrin Thompson, Secy., So. Commercial St., Neenah, Wis. Incorporated 1897; commenced business 1897; admitted 1897.	1919	512,595 39	155,070 80	667,666 19	331,312 88	372,780 45	105,663 23	478,443 68
	1918	476,114 04	148,217 75	624,331 79	319,568 85	362,148 11	89,654 93	451,803 04
	1917	451,479 21	50,786 44	602,265 65	285,635 62	320,492 12	109,803 16	430,295 28
	1916	448,559 84	123,573 94	572,133 78	262,212 84	292,569 13	118,934 93	411,504 06
	1915	436,798 97	116,051 11	552,850 08	205,034 32	255,229 59	106,217 30	331,446 89
Farmers Life Insurance Association W. E. Waters, Secy., Humboldt, Wis. Incorporated 1905; commenced business 1905; admitted 1905.	1919	37,369 64	5,677 42	43,047 06	16,200 00	16,683 64	11,136 69	27,820 33
	1918	36,260 10	4,042 42	40,302 52	17,800 00	18,599 32	7,256 40	25,855 72
	1917	36,240 90	3,236 85	39,477 75	19,500 00	20,121 96	8,942 32	29,064 28
	1916	33,748 32	2,288 48	36,036 80	10,100 00	10,798 27	10,889 29	21,687 56
	1915	31,232 69	1,914 25	33,146 94	9,500 00	10,034 87	15,216 71	25,251 58
Fraternal Reserve Association C. M. Robinson, Secy., Cor. Washington and State Sts., Osh- kosh, Wis. Incorporated 1902; commenced business 1902; admitted 1902.	1919	213,723 09	29,347 03	243,070 12	114,869 21	162,374 79	109,377 29	271,752 08
	1918	177,141 23	54,877 62	232,018 85	99,213 51	134,603 10	67,247 99	201,851 09
	1917	177,962 84	26,960 12	204,922 96	94,412 39	121,476 63	71,478 71	192,955 34
	1916	172,116 13	24,735 88	196,852 01	64,104 64	66,490 10	67,472 08	133,962 18
	1915	165,083 68	18,561 87	183,585 55	66,716 49	69,197 12	60,519 06	129,716 18

(1) The figures in this column approximately represent the expenses of management.

NAME OF SOCIETY	Year ending Dec. 31	Total admitted assets	Total liabilities except reserve	EXHIBIT OF CERTIFICATES		VALUATION EXHIBIT (1)		
				No. in force	Insurance in force	Total net value of outstanding certificates (required reserve)	Total assets available for payment of death claims	Ratio % of col. (2) to convention col. (1)
WISCONSIN SOCIETIES—Cont.								
Catholic Knights of Wisconsin. New life rates—N. F. C. 4%—Old life rates—None. Valuation—N. F. C. 4%.	1919	\$975,453 67	\$30,258 63	17,068	\$23,134,500 00	\$4,871,308 99	\$941,778 46	19.3
Concordia Mut. Aid Soc. of Wis. Rates—Am. 4% ^c . Valuation—Am. 4% ^c .	1919	11,668 17	.....	360	97,735 25	11,306 75	11,530 87	101.1
	1918	9,917 00	.....	374	96,549 25	9,580 39	9,680 20	100.8
	1917	5,980 14	.....	404	103,140 00	7,928 99	5,668 66	71.5
	1916	4,629 58	6 50	422	101,433 25	5,700 97	4,333 66	76.0
	1915	4,324 79	95 00	451	105,931 25	3,518 60	4,061 88	115.4
Employees Mutual Benefit Assn. Life rates—Am. 3% ^c . Sick and accident rates—B. F. S. 1876-80 3% ^c . Valuation—Am. 3% ^c and Manchester Unity Exp. 1893-97 4% ^c .	1919	28,363 61	819 97	350	208,125 00	21,568 70	27,543 64	113.9
	1918	22,340 01	1,770 72	367	217,100 00	18,039 21	20,569 29	114.0
	1917	20,289 25	409 21	418	245,025 00	15,147 85	19,880 04	131.2
	1916	16,255 93	898 48	519	235,500 00	11,910 17	15,357 45	128.9
	1915	10,562 65	1,461 27	589	306,000 00	7,544 12	8,727 86	115.7
Equitable Fraternal Union. New life rates—N. F. C. 4% ^c . Old life rates—None. Valuation—N. F. C. 4% ^c .	1919	3,141,074 64	45,040 00	28,764	36,970,372 13	(2)	2,978,213 49	(2) 103.0
	1918	2,945,095 07	84,550 00	27,768	36,026,766 49	(2)	2,778,095 65	(2) 105.2
	1917	2,767,614 50	44,741 84	28,118	36,439,522 00	(2)	2,646,146 98	(2) 48.9
	1916	2,592,631 37	17,200 00	28,611	37,091,920 04	10,043,393 56	2,523,937 81	25.1
	1915	2,424,043 17	15,471 03	28,444	37,045,868 34	9,698,736 32	2,359,775 98	24.3
Farmers Life Insurance Assn. New life rates—N. F. C. 4% ^c . Old life rates—None. Valuation—N. F. C. 4% ^c .	1919	108,335 68	3,235 71	2,919	2,808,000 00	625,718 71	99,438 13	15.8
	1918	92,961 21	7,257 20	2,704	2,589,500 00	571,500 00	78,729 26	13.8
	1917	78,296 03	4,931 65	2,767	2,633,000 00	540,480 26	68,844 79	12.7
	1916	67,547 39	3,070 55	2,720	2,600,000 00	534,080 20	62,412 56	11.7
	1915	52,209 05	597 81	2,505	2,411,000 00	484,299 43	50,113 83	10.3
Fraternal Reserve Association. New life rates—Am. 4% ^c and N. F. C. 4% ^c . Old life rates—None. Valuation—Am. 4% ^c and N. F. C. 4% ^c . Old certificates under sec. 1959-22m, Wis. Stats.	1919	500,568 52	6,886 30	13,248	14,623,250 00	(2)	484,351 41	(2) 102.3
	1918	499,199 41	30,955 75	11,986	13,092,500 00	(2)	472,464 53	(2) 101.5
	1917	493,825 37	19,473 08	12,153	11,574,837 00	(2)	462,583 54	(2) 100.0
	1916	483,858 65	3,468 39	12,110	13,250,000 00	(2)	480,390 26	(2) 109.5
	1915	417,379 69	2,935 76	11,520	12,678,050 00	(2)	414,443 93	(2) 108.3

(1) See the valuation leaflet published by this department for a detailed explanation of the valuation figures. (2) Old certificates were valued on the "Accumulation Basis." The assessments on the individual non-tabular rate certificates will be gradually increased in the future when the individual credits on such certificates are exhausted.

COMPARATIVE STATISTICS FOR THE FIVE YEAR PERIOD ENDING DEC. 31, 1919—FRATERNAL BENEFIT SOCIETIES—Continued.

NAME OF SOCIETY Also, name and address of Secretary and dates incorporated, commenced business, and admitted in Wisconsin.	Year ending Dec. 31	INCOME		DISBURSEMENTS			
		Net amount received from members	Interest and other receipts	Total income	Death benefits paid	Total membership benefits paid	(1) All other disbursements
WISCONSIN SOCIETIES—Cont.							
G. U. G. Germania.	1919	\$142,671 10	\$23,568 16	\$166,569 26	\$133,983 57	\$136,608 57	\$8,450 65
Chas. Wolf, Secy., 303 Alhambra Bldg., Milwaukee, Wis.	1918	123,733 27	20,399 58	144,132 85	109,266 96	112,353 91	10,437 55
Incorporated 1888; commenced business 1888; admitted 1888.	1917	134,649 66	26,130 87	160,780 53	126,866 67	129,266 67	17,041 66
	1916	116,460 63	21,972 48	138,373 11	117,750 00	120,755 00	9,653 35
	1915	116,430 53	21,053 73	137,484 26	104,800 00	107,545 20	10,543 39
Knights of the White Cross.	1919	7,579 07	92 31	7,671 38	5,550 00	5,550 00	684 54
Thorwald Larsen, Fin. Secy., 434½ Seventeenth Ave., Milwaukee, Wis.	1918	7,525 26	149 32	7,674 58	6,775 00	6,775 00	614 59
Incorporated 1900; commenced business 1900; admitted 1900.	1917	6,873 44	254 84	7,128 28	6,950 00	6,950 00	1,357 78
	1916	7,071 24	269 43	7,340 67	7,200 00	7,200 00	7,870 35
	1915	7,474 46	127 27	7,601 73	6,000 00	6,300 00	900 35
Polish Association of America.	1919	129,616 03	15,191 35	144,797 38	92,470 00	92,470 00	16,746 64
John Kantak, Secy., 451 Mitchell St., Milwaukee, Wis.	1918	106,938 57	6,072 04	113,010 61	88,325 00	88,325 00	15,750 03
Incorporated 1895; commenced business 1895; admitted 1896.	1917	93,610 36	10,651 56	104,261 92	96,430 00	96,430 00	10,245 53
	1916	88,386 88	9,969 89	98,216 77	85,650 00	85,650 00	13,788 26
	1915	83,783 65	8,413 41	92,197 06	64,100 00	64,100 00	13,788 26
Polish Federation of America.	1919	9,825 20	2,826 68	12,651 88	2,392 18	2,392 18	2,392 18
Peter P. Markowski, Secy., 425 Mitchell St., Milwaukee, Wis.	1918	7,969 67	585 91	8,555 58	4,300 00	4,300 00	3,259 03
Incorporated 1913; commenced business 1915; admitted 1915.	1917	6,993 75	871 89	7,865 64	700 00	700 00	3,459 23
	1916	6,043 39	146 78	6,190 17	400 00	400 00	3,109 72
	1915	4,811 95	1,454 26	6,266 21	1,000 00	1,000 00	1,307 18
Scandinavian-American Fraternity.	1919	74,407 33	9,188 85	83,596 18	48,265 00	53,958 93	13,700 07
Peter J. Smith, Secy., Eau Claire, Wis., Incorporated 1893; commenced business 1889; admitted 1896.	1918	64,744 39	8,528 33	73,272 72	41,125 00	44,910 29	16,941 41
	1917	58,865 46	8,520 15	66,375 61	33,180 00	37,227 18	10,329 05
	1916	55,280 77	6,798 25	62,049 02	29,450 00	31,871 04	12,401 83
	1915	51,873 06	4,738 67	56,611 73	33,100 00	34,804 24	7,586 76
							67,659 00
							61,881 70
							47,556 23
							44,272 87
							42,391 00

(1) The figures in this column approximately represent the expenses of management.

COMPARATIVE STATISTICS FOR THE FIVE YEAR PERIOD ENDING DEC. 31, 1919—FRATERNAL BENEFIT SOCIETIES—Continued.

NAME OF SOCIETY	Year en- ding Dec. 31	Total admitted assets	Total li- abilities except reserves	EXHIBIT OF CERTIFICATES		Total net value of out- standing cer- tificates (re- quired reserve)	Total assets available for payment of future death claims	Ratio % of col. (2) to col. (1)	Ratio % shown in con- vention blank
				No. in force	Insurance in force				
WISCONSIN SOCIETIES—Cont.									
	1919	\$422,287 11	\$11,528 06	7,170	\$7,564,221 00	\$2,093,515 43	\$408,714 25	19.5	49.5
	1918	400,236 59	35,613 08	6,826	7,361,575 00	1,958,186 88	364,108 97	18.6	51.2
	1917	378,451 52	17,625 00	6,084	7,102,337 00	1,500,536 92	358,635 83	23.8	63.4
	1916	363,450 67	21,916 67	5,973	7,209,455 00	1,659,622 16	338,559 52	20.4	57.5
	1915	355,953 38	21,816 67	6,066	7,206,856 50	1,690,524 89	332,996 94	19.7	58.7
Knights of the White Cross. Rates—N. F. C. 4%. Readjusted as of age at entry in August, 1914. Valuation—N. F. C. 4%.	1919	7,337 80		563	276,575 00	62,106 31	6,934 08	11.1	11.1
	1918	6,161 59		577	282,750 00	61,036 92	5,870 69	9.6	9.6
	1917	4,935 00		609	297,750 00	59,964 05	4,935 79	8.2	8.2
	1916	6,084 58		638	311,925 00	57,404 05	5,714 34	10.0	(2) 10.0
	1915	6,614 26	1,000 00	682	335,125 00	44,916 42	5,500 07	12.2	72.0
Polish Association of America. Rates—None. Valuation—N. F. C. 4%.	1919	134,772 43	3,650 00	9,807	5,777,750 00	713,435 59	115,481 35	16.1	16.6
	1918	103,184 97	8,495 00	9,796	5,791,750 00	690,105 45	80,737 90	11.7	12.8
	1917	89,503 95	4,495 00	9,393	5,674,300 00	631,289 90	69,500 64	11.0	73.4
	1916	91,948 49	4,825 00	8,657	5,295,750 00	588,951 47	74,754 50	12.7	74.2
	1915	92,021 53	13,200 00	8,424	5,184,950 00	542,296 77	65,133 21	12.0	75.4
Polish Federation of America. New life rates—Am. 4%. Old life rates—None. Valuation—Am. 4%.	1919	22,238 04	200 00	948	443,500 00	17,372 40	22,038 04	126.8	126.6
	1918	16,274 63	1,200 00	812	370,700 00	13,259 96	15,074 63	113.6	112.5
	1917	15,112 80	971 20	730	320,100 00	9,481 54	14,141 60	149.1	144.6
	1916	10,576 38	1,107 75	612	262,900 00	6,382 58	9,468 63	148.8	151.4
	1915	7,829 21	1,806 98	507	217,500 00	4,178 60	6,146 63	147.1	131.2
Scandinavian-American Fraternity. New life rates—Am. 4%. Old life rates—None. Valuation—Am. 4% and N. F. C. 4%.	1919	205,067 80	700 00	7,017	5,143,350 00	1,160,041 68	199,372 05	17.1	50.8
	1918	189,728 99	4,975 00	6,291	4,524,300 00	1,044,416 80	182,529 76	17.5	51.1
	1917	181,830 52	11,900 00	5,789	4,088,200 00	1,004,160 42	163,007 33	16.2	50.9
	1916	155,520 25	15,150 00	5,670	4,192,950 00	939,354 00	136,536 61	14.5	51.5
	1915	138,509 53	11,200 00	5,333	3,965,900 00	428,955 12	120,772 01	13.0	48.2

(1) See the valuation leaflet published by this department for a detailed explanation of the valuation figures. (2) The decrease in ratio % compared with the preceding years is owing to the fact that net tabular mid-year values were used in the valuation.

COMPARATIVE STATISTICS FOR THE FIVE YEAR PERIOD ENDING DEC. 31, 1919—FRATERNAL BENEFIT SOCIETIES—Continued.

NAME OF SOCIETY	Year ending Dec. 31	INCOME			Total income	Death benefits paid	Total membership benefits paid	(1) All other disbursements	Total disbursements
		Net amount received from members	Interest and other receipts						
WISCONSIN SOCIETIES—Concluded									
Also name and address of Secretary and dates incorporated, commenced business, and admitted in Wisconsin.	1919	\$15,681 83	\$1,534 15	\$17,215 98	\$14,925 00	14,925 00	\$741 05	\$15,666 05	
	1918	14,847 60	1,942 47	16,790 07	3,010 00	8,468 50	1,068 13	9,536 63	
	1917	10,370 57	1,453 61	11,824 18	1,690 00	5,026 75	1,354 70	6,381 45	
	1916	8,129 52	698 02	8,827 54	745 00	4,548 00	692 07	5,240 07	
	1915	3,792 58	482 55	4,275 43		1,398 00	630 93	2,028 93	
United Aid of Sheboygan.	1919	5,770 91	2,186 20	7,957 11	8,100 00	8,100 00	1,524 76	9,624 76	
	1918	6,047 60	1,769 43	7,817 03	4,000 00	2,400 00	678 31	4,678 31	
	1917	5,999 68	1,220 36	7,220 04	2,400 00	2,400 00	715 49	3,115 49	
	1916	6,262 18	702 73	6,964 91	5,050 00	5,050 00	678 52	5,728 52	
	1915	8,339 48	587 95	8,927 43	4,725 00	4,725 00	790 23	5,515 23	
United Danish Societies of America.	1919	13,776 82	66,446 39	80,223 21	7,981 30	7,981 30	2,257 80	10,239 10	
	1918	14,755 83	3,189 50	17,945 43	11,202 79	11,202 79	2,017 47	13,220 26	
	1917	15,099 10	2,562 77	17,661 87	11,157 17	12,663 74	2,604 21	13,761 38	
	1916	15,553 44	2,262 06	17,815 50	9,458 56	12,643 74	2,171 39	14,815 13	
	1915	14,743 72	2,156 59	16,900 31	11,917 27	13,244 73	1,525 30	14,770 03	
United Order of Foresters.	1919	267,605 83	17,458 11	284,763 94	163,062 50	166,115 10	40,227 53	206,342 63	
	1918	191,735 18	17,551 99	209,287 17	162,262 50	168,658 00	42,275 84	210,933 84	
	1917	169,164 55	17,121 49	186,286 04	154,869 28	164,968 33	41,226 05	206,194 38	
	1916	171,925 10	18,361 37	190,286 47	136,423 80	143,334 20	42,061 63	185,395 83	
	1915	176,562 89	19,891 00	196,453 89	159,221 15	167,683 65	45,863 82	213,547 47	
Wis. Widow & Orphan Don. Society.	1919	3,390 15		3,390 15	2,239 45	2,239 45	768 45	3,007 90	
	1918	3,442 85		3,442 85	2,956 65	2,956 65	726 81	3,683 46	
	1917	3,637 85	19 91	3,657 76	2,977 75	2,977 75	1,049 06	4,026 81	
	1916	3,923 57	17 00	3,940 57	2,605 30	2,605 30	1,000 25	3,605 55	
	1915	4,440 65	60 77	4,501 42	3,492 95	3,492 95	732 66	4,225 61	

1) The figures in this column approximately represent the expenses of management.

COMPARATIVE STATISTICS FOR THE FIVE YEAR PERIOD ENDING DEC. 31, 1919—FRATERNAL BENEFIT SOCIETIES—Continued.

NAME OF SOCIETY	Year ending Dec. 31	EXHIBIT OF CERTIFICATES				VALUATION EXHIBITS (1)			
		Total admitted assets	Total liabilities except reserves	No. in force	Insurance in force	Total net value of outstanding certificates (required reserve)	Total assets available for payment of future death claims	Ratio % of col. (2) to col. (1)	Ratio % shown in continuation blank
WISCONSIN SOCIETIES—Concluded.									
South Slavic Benev. Union—Sloga.	1919	\$34,754.50	\$31.50	928	\$442,000.00	\$82,007.72	\$83,134.82	103.5	103.5
Life rates—N. F. C. 4%. Sick and accident rates—M. U. Ex. 1893-97 4%. Valuation—Above assumptions.	1918	33,149.13	4,219.00	914	442,750.00	26,479.86	27,439.90	103.6	103.1
	1917	36,226.02	267.85	686	329,250.00	27,532.46	23,517.51	104.3	104.3
	1916	20,759.59	690.00	523	252,500.00	17,532.19	17,630.08	100.5	100.5
	1915	16,866.73		509	249,000.00	11,766.49	13,975.95	118.8	118.8
United Aid of Sheboygan.	1919	27,273.43		579	289,500.00	71,270.33	26,872.77	37.7	37.7
New Life rates—N. F. C. 4%. Old life rates—None. Valuation—N. F. C. 4%.	1918	28,936.72	1,500.00	572	286,000.00	69,972.04	27,035.92	38.6	39.9
	1917	25,117.76	506.00	542	271,000.00	61,937.82	25,210.49	40.7	41.2
	1916	21,434.51	500.00	536	268,000.00	56,732.77	21,209.05	37.4	37.9
	1915	20,400.82		594	297,000.00	58,390.45	20,245.60	34.7	34.7
United Danish Societies of Amer.	1919	84,288.75		1,311	859,000.00	(2)	83,182.77	(2)	100.8
New life rates—Am. 4%. Old life rates—None. Valuation—Am. 4%. Old life certificates under sec. 1959-22m, Wis. Stats.	1918	76,949.01		1,366	882,000.00	(2)	76,188.18	(2)	98.3
	1917	72,504.92		1,486	938,000.00	(2)	72,812.93	(2)	103.1
	1916	67,692.69	872.36	1,440	917,250.00	(2)	66,342.87	(2)	101.4
	1915	62,726.26	948.62	1,461	977,250.00	(2)	61,777.64	(2)	101.5
United Order of Foresters.	1919	390,009.64	29,338.00	11,087	10,461,800.00	(2)	350,735.36	(2)	116.1
New life rates—N. F. C. 4% and Am. 4%. Old life rates—None. Valuation—N. F. C. 4% and Am. 4%. Old life certificates under sec. 1959-22m, Wis. Stats.	1918	307,744.70	36,735.15	11,682	11,096,200.00	(2)	261,290.72	(2)	100.5
	1917	313,375.32	35,487.23	12,903	12,403,175.00	(2)	266,787.83	(2)	36.3
	1916	342,565.60	36,023.28	13,294	12,797,100.00	(2)	295,878.11	(2)	38.4
	1915	334,894.92	28,075.83	13,379	12,444,100.00	(2)	297,616.86	(2)	39.3
Wis. Widow & Orphan Don. Soc.	1919	1,349.29		719	(1)				
Rates—None. Valuation—Not required. Post mortem assessments only. Benefits cannot exceed \$1,000.	1918	842.04		700	(2)				
	1917	1,082.65	141.95	772	(2)				
	1916	1,451.70		769	(2)				
	1915	1,116.68	256.35	762	(2)				

(1) See the valuation leaflet published by this department for a detailed explanation of the valuation figures. (2) Old certificates were valued on the "Accumulation Basis." The assessments on the individual non-tabular rate certificates will be gradually increased in the future when the individual credits on such certificates are exhausted. (3) Amount payable in case of death depends on the amount of one assessment on the surviving members.

NAME OF SOCIETY	Year ending Dec. 31	INCOME		Total income	Death benefits paid	DISBURSEMENTS	
		Net amount received from members	Interest and other receipts			Total membership benefits paid	(1) All other disbursements
Also name and address of Secretary and dates incorporated, commenced business, and admitted in Wisconsin.							Total disbursements
SOCIETIES OF OTHER STATES.							
American Insurance Union. Geo. W. Hogan, Secy., 44 to 46 W. Broad St., Columbus, Ohio. Incorporated 1894; commenced business 1894; Admitted 1919.	1919	\$1,386,463 06	\$435,592 65	\$1,822,055 71	\$1,047,426 94	\$1,125,512 04	\$617,675 48
Ancient Order United Workmen of Iowa. E. J. Moore, 2100 Grand Ave., Des Moines, Iowa. Incorporated 1911; commenced business 1873; admitted 1919.	1919 1918	521,474 04 475,610 19	53,260 61 48,527 77	574,734 65 524,137 96	276,411 64 303,438 76	276,411 64 316,455 35	116,110 22 97,462 36
Benefit Assn. of Railway Employees Gordon M. Culver, Secy., 190 N. State St., Chicago, Ill. In- corporated 1913; commenced business 1913; admitted 1913.	1919 1918 1917 1916 1915	635,089 07 485,310 49 412,352 61 301,534 49 242,354 94	3,960 04 3,237 70 4,576 51 2,088 40 1,251 89	639,049 21 488,548 19 416,959 12 303,622 89 243,606 83	10,500 00 1,500 00 1,305 00 146,982 36 5,581 00	259,090 17 236,650 43 203,195 15 146,982 36 80,082 49	293,894 07 218,643 44 191,012 44 133,024 92 143,097 98
Brith Abraham (Independent Order). Max L. Hollander, Secy., 37 7th St., New York City. In- corporated 1887; commenced business 1887; admitted 1902.	1919 1918 1917 1916 1915	1,299,847 03 1,167,298 16 1,131,269 15 1,023,573 76 945,244 70	230,558 71 70,533 78 58,069 03 50,591 60 51,965 52	1,530,405 74 1,237,832 10 1,189,338 19 1,074,165 36 997,240 22	1,324,550 00 940,325 00 880,350 00 810,350 00 743,890 00	1,341,450 00 957,875 00 902,350 00 824,600 00 757,765 00	255,087 02 1,596,537 02 1,069,388 86 1,007,591 22 925,978 47
Brith Abraham (U. S. Grd. Lodge). Geo. W. Leisersohn, Secy., 266-268 Grand St., New York City. Incorporated 1888; commenced business 1900; ad- mitted 1902.	1919 1918 1917 1916 1915	412,483 21 424,791 98 466,457 19 546,601 48 524,929 92	14,273 07 7,691 57 34,617 72 26,132 16 43,740 86	426,756 28 432,483 55 501,104 91 572,733 64 568,670 78	396,047 51 404,287 00 448,040 35 535,256 53 490,816 78	399,796 39 40,485 88 505,431 21 543,649 27 501,529 40	35,957 31 435,753 70 451,437 20 550,845 83 582,665 52
Bortherhood of American Yeomen. William E. Davey, Secy., 5th and Park Sts., Des Moines, Ia. Incorporated 1897; commenced business 1897; admitted 1901.	1919 1918 1917 1916 1915	3,637,529 37 3,250,250 35 2,881,819 43 2,668,442 63 2,451,103 88	289,587 87 267,546 23 240,157 28 220,725 07 204,998 26	3,927,117 24 3,517,796 58 3,121,976 71 2,889,167 70 2,656,102 14	2,939,308 78 2,028,524 08 1,662,154 92 1,490,400 29 1,311,454 25	3,86,179 29 2,277,470 03 1,927,756 92 1,723,629 52 1,501,785 71	1,343,512 56 803,068 03 796,157 01 783,311 17 733,818 48
Catholic Order of Foresters. Thomas F. McDonald, Secy., 30 N. La Salle St., Chicago, Ill. Incorporated 1883; commenced business 1883; admitted 1887.	1919 1918 1917 1916 1915	2,544,281 34 2,546,081 76 2,409,959 43 2,338,366 29 2,329,823 42	780,313 98 702,818 15 326,271 03 229,043 54 229,206 30	3,324,595 32 3,248,899 91 2,826,230 46 2,561,409 83 2,559,029 72	2,185,526 58 2,057,045 38 1,755,716 20 1,672,501 48 1,565,409 15	2,185,526 58 2,057,045 38 1,755,716 20 1,672,501 48 1,565,683 20	849,031 06 174,556 17 150,690 65 194,416 81 185,127 76
							\$1,743,187 52
							392,521 86
							413,947 71
							552,984 24
							455,293 87
							394,207 59
							280,007 28
							223,180 47
							293,894 07
							218,643 44
							191,012 44
							133,024 92
							143,097 98
							255,087 02
							1,596,537 02
							1,069,388 86
							1,007,591 22
							925,978 47
							849,188 82
							435,753 70
							451,437 20
							550,845 83
							582,665 52
							2,506,950 69
							2,235,604 19
							4,629,691 85
							3,080,538 06
							2,723,913 93
							796,157 01
							783,311 17
							733,818 48
							849,031 06
							174,556 17
							1,906,406 85
							1,866,918 29
							1,750,810 96

(1) The figures in this column approximately represent the expenses of management.

NAME OF SOCIETY	Year ending Dec. 31	EXHIBIT OF CERTIFICATES			VALUATION EXHIBIT (1)				
		Total admitted assets	Total liabilities except reserves	No. in force	Insurance in force	Total net value of outstanding certificates (required reserve)	Total assets available for payment of future death claims	Ratio % of col. (2) to col. (1)	Ratio % shown in convention blank
SOCIETIES OF OTHER STATES									
American Insurance Union. Rates—Muck's—N. F. C. combined 4%. Valuation—Am. 4% and N. F. C. 4%.	1919	\$966,531 45	\$235,529 54	93,642	\$96,436,649 37	\$1,013,350 00	\$1,081,979 22	106.7	104.0
Ancient Order United Workmen of Iowa. New life rates—A. O. U. W. (5) (Ia.) 4%. Old life rates—None—Valuation Am. and Frat. Soc. Dis. Ex. 4%.	1919 1918 1915	1,219,234 47 1,034,785 49	25,897 86 21,235 32	12,280 11,278	16,575,985 00 15,133,408 00	1,143,088 00 854,843 00	1,207,510 14 1,013,024 15	105.5 118.5	105.5 118.1
Benefit Association of Ry. Employees. Rates—N. F. C. 4%. Valuation—N. F. C. 4%.	1919 1918 1917 1916 1915	254,808 17 157,131 07 114,553 72 77,702 07 58,554 58	35,583 28 42,745 43 24,148 69 14,752 40 12,311 00	45,290 36,315 33,676 27,397 17,777	1,859,000 00 901,000 00 504,000 00	7,134 08 928 23	11,244 42 39,926 44	157 5	101.8 104.5
Brith Abraham (Independent Order). Rates—None. Valuation—Not required. Foreign society issuing no certificate in excess of \$500 and licensed in this state before Jan. 1, 1911.	1919 1918 1917 1916 1915	1,276,736 88 1,420,687 93 1,253,985 32 1,037,908 05 883,364 39	224,797 85 559,365 10 208,509 45 149,730 95 129,793 10	162,587 195,472 200,997 205,817 200,142	81,293,500 00 97,736,000 00 100,438,500 00 102,908,500 00 100,071,000 00				
Brith Abraham (U. S. Grand Lodge). Rates—None. Valuation—Not required. Foreign society issuing no certificate in excess of \$500 and licensed in this state before Jan. 1, 1911.	1919 1918 1917 1916 1915	161,510 19 197,292 03 170,345 41 219,639 53 237,647 49	108,282 66 127,570 63 95,373 03 128,923 16 125,148 99	25,278 43,129 39,621 57,460 66,367	12,566,750 00 21,551,500 00 19,810,500 00 28,730,000 00 33,183,500 00				
Brotherhood of American Yoemen. Rates—None. Valuation—N. F. C. 4%.	1919 1918 1917 1916 1915	4,471,184 43 5,331,852 12 4,556,843 30 4,128,625 97 3,653,124 58	1,297,380 21 1,907,670 21 785,074 48 686,317 48 519,197 90	273,826 246,661 238,528 229,602 208,169	353,277,500 00 322,177,000 00 313,777,000 00 302,800,000 00 276,851,000 00	81,036,317 49 78,803,858 97 73,592,727 78 75,175,290 53 67,613,058 00	3,082,000 97 3,133,235 38 3,487,084 57 3,212,542 82 2,949,977 02	3.8 4.0 4.7 4.3 4.4	33.8 35.1 35.8 28.7 30.5
Catholic Order of Foresters. Rates—N. F. C. 4%. Valuation—N. F. C. 4%.	1919 1918 1917 1916 1915	8,202,930 78 8,106,070 81 7,149,126 75 6,359,738 93 5,447,951 28	269,437 50 1,071,570 85 202,055 93 235,850 68 213,451 65	155,467 150,450 150,797 148,989 144,000	155,097,000 00 150,396,750 00 150,942,500 00 149,584,000 00 145,907,000 00	25,887,551 19 24,290,676 19 23,127,278 25 21,895,263 79 20,659,718 27	7,893,796 86 7,014,635 61 6,918,382 57 6,119,475 32 5,228,195 53	30.5 28.8 29.9 27.9 25.3	69.9 70.2 71.4 71.6 71.4

(1) See the valuation leaflet published by this department for a detailed explanation of the valuation figures.

NAME OF SOCIETY		INCOME			DISBURSEMENTS			
Also name and address of Secretary and dates incorporated, commenced business, and admitted in Wisconsin.		Net amount received from members	Interest and other receipts	Total income	Death benefits paid	Total membership benefits paid	(1) All other disbursements	Total disbursements
SOCIETIES OF OTHER STATES—Continued.								
Columbian Circle. N. J. Hein, Secy., 69 West Washington, St., Chicago, Ill. Incorporated 1895; commenced business 1895; admitted 1899.		1919 1918 1917 1916 1915	\$494,339.94 396,325.71 442,535.25 463,551.45 324,704.87	\$53,616.93 40,119.89 68,382.41 56,968.43 27,435.20	\$547,956.87 436,445.60 510,977.66 520,519.88 352,140.07	\$409,429.57 343,435.11 403,809.18 380,338.68 231,718.40	\$100,615.89 106,793.82 131,208.83 180,676.88 72,763.19	\$529,795.46 485,447.71 590,835.06 582,271.71 323,656.59
Court of Honor. W. E. Robinson, Secy., Springfield, Ill. Incorporated 1895; commenced business 1895; admitted 1902.		1919 1918 1917 1916 1915	1,309,212.93 1,225,768.13 1,215,068.61 1,210,465.36 1,188,487.78	137,996.07 148,399.55 150,489.51 138,350.51 127,898.51	1,447,209.00 1,374,167.68 1,365,588.44 1,348,815.87 1,316,386.29	1,224,551.69 1,098,725.03 1,031,347.39 907,729.87 928,003.89	327,403.14 290,438.90 262,269.00 285,073.30 276,338.04	1,708,351.69 1,399,784.97 1,303,032.91 1,207,419.55 1,217,680.35
Danish Brotherhood in America. Frank V. Lawson, Secy., 917 Omaha Nat. Bank Bldg., Omaha, Neb. Incorporated 1881; commenced business 1881; admitted 1917.		1919 1918 1917	265,639.23 255,229.05 239,529.73	39,451.36 28,438.20 24,173.34	305,090.59 283,667.35 263,703.07	196,289.73 164,557.17 134,604.55	33,601.72 15,703.27 17,310.75	245,026.45 194,757.44 163,125.30
Daughters of Norway. (Mrs.) Augusta Swan, Secy., 1919 S. 4th St., Minneapolis, Minn. Incorporated 1903; commenced business 1897; admitted 1906.		1919 1918 1917 1916 1915	6,989.65 5,779.50 5,411.75 5,258.95 4,829.90	1,581.46 1,327.28 1,160.83 1,102.10 1,243.76	8,571.11 7,106.78 6,572.58 6,361.05 6,073.66	2,950.00 3,450.00 2,900.00 2,250.00 1,600.00	3,037.14 2,291.80 2,357.23 1,974.25 2,109.42	5,987.14 5,741.80 5,257.23 4,224.25 3,709.12
Degree of Honor (Superior Lodge), (2) Kate S. Holmes, Secy., 580 Shubert Bldg., St. Paul, Minn. Incorporated 1907; commenced business 1896; admitted 1915.		1919 1918 1917 1916 1915	434,419.53 366,855.95 326,500.78 314,668.47 292,024.16	75,484.32 193,402.73 57,323.01 48,969.95 41,728.40	509,883.85 560,288.70 383,883.79 333,638.42 333,752.56	283,597.30 227,649.50 196,250.00 181,938.22 176,250.00	83,114.11 63,932.15 49,833.90 47,066.71 34,763.38	366,911.41 291,581.65 246,083.99 229,104.83 211,013.38
Fraternal Brotherhood. H. V. Davis, Secy., 845 S. Figueroa St., Los Angeles, Cal. Incorporated 1896; commenced business 1896; admitted 1904.		1919 1918 1917 1916 1915	477,765.09 480,954.80 535,372.58 554,060.61 586,708.63	179,684.50 166,678.70 171,049.91 171,686.20 154,169.66	657,449.59 647,633.50 706,422.49 725,746.81 740,878.29	296,561.14 302,819.30 337,133.40 269,173.19 370,767.30	145,184.94 118,837.72 150,805.62 163,468.52 133,155.14	594,586.51 554,003.07 566,430.18 506,264.90 503,922.44

(1) The figures in this column approximately represent the expenses of management. (2) This society was granted a license under section 1958-3 of the Wisconsin Statutes. It is permitted to issue only Class C (ordinary life) and Class D (death, disability and old age) certificates. These certificates must have riders attached which comply with the requirements of Section 1958-2 of the Wisconsin Statutes.

NAME OF SOCIETY	Year ending Dec. 31	EXHIBIT OF CERTIFICATES			VALUATION EXHIBIT (1)				
		Total admitted assets	Total liabilities except reserves	No. in force	Insurance in force	Total net value of outstanding certificates (required reserve)	Total assets available for payment of future death claims	Ratio % of col. (2) to col. (1)	Ratio % shown in continuation blank
SOCIETIES OF OTHER STATES—Continued.									
Columbian Circle.	1919	\$624,372.74	\$105,161.40	22,755	\$24,557,000.00	\$1,057,157.57	\$863,809.30	81.8	96.9
New life rates—N. F. C. 4% and N. F. C. & Frat.	1918	609,432.64	94,009.39	20,271	22,101,000.00	1,331,885.63	1,097,449.84	82.4	94.9
Death & Dis. Ex. 4%.	1917	1,520,427.08	90,646.39	21,848	23,813,250.00	1,398,636.94	1,440,739.50	103.0	100.9
Valuation—N. F. C. 4% and N. F. C. & Frat.	1916	735,538.00	66,029.92	26,824	29,162,000.00	4,607,025.96	669,508.08	14.5	53.9
Death & Dis. Ex. 4%.	1915	568,583.01	51,153.00	19,036	20,234,750.00	4,118,665.83	504,828.65	12.1	52.6
Court of Honor.	1919	2,742,129.01	118,785.41	75,534	87,510,105.00	1,849,599.10	2,584,370.73	(2) 139.5	(2) 105.3
New life rates—N. F. C. 4%.	1918	2,971,413.53	294,387.70	73,935	86,671,625.00	(2) 1,994,461.29	2,649,306.63	(2) 132.8	(2) 106.8
None. Valuation—N. F. C. 4%.	1917	3,007,277.12	90,598.66	73,893	86,787,500.00	(2) 2,100,514.26	2,873,277.66	(2) 136.8	(2) 108.3
Old certificates under section 1959—22m, Wis. Stats.	1916	2,967,984.07	103,441.16	74,810	87,886,500.00	(2) 2,271,890.36	2,842,544.70	(2) 125.1	(2) 103.4
	1915	2,808,701.33	79,882.71	74,316	87,714,250.00	(2) 2,406,382.72	2,705,657.79	(2) 112.4	(2) 102.7
Danish Brotherhood in America.	1919	742,967.75	6,500.00	20,810	14,305,500.00	2,352,337.94	2,506,997.21	(2) 106.6	(2) 102.7
Rates—None. Valuation—N. F. C. 4%.	1918	689,759.70	20,500.00	20,861	14,353,250.00	2,295,053.26	652,473.88	(2) 20.8	(2) 71.9
	1917	597,495.60	11,709.00	21,027	14,586,250.00	2,241,101.09	557,319.30	(2) 20.5	(2) 71.1
Daughters of Norway.	1919	23,347.65	528.66	4,113	411,300.00				
Rates—None. Valuation—Not required. Foreign society issuing no certificate in excess of \$500 and licensed in this state before Jan. 1, 1911.	1918	20,736.73	100.00	3,908	390,800.00				
	1917	19,371.75	100.00	3,753	375,300.00				
	1916	18,050.40	100.00	3,573	357,300.00				
	1915	15,919.60	122.50	3,331	353,100.00				
Degree of Honor (Superior Lodge).	1919	1,622,199.85	9,424.94	27,946	24,298,200.04	2,890,303.42	1,582,728.80	54.8	82.5
New life rates—N. F. C. 4% and N. F. C. & Frat. Soc. Dis. Ex. 4%.	1918	1,474,643.13	37,809.22	25,705	22,093,632.00	2,720,860.99	1,369,650.18	50.3	81.2
Valuation—N. F. C. 4%.	1917	1,182,363.39	4,355.18	23,314	20,071,493.00	2,573,140.00	1,171,324.79	46.5	79.7
None. Valuation—N. F. C. 4% and N. F. C. & Frat. Soc. Dis. Ex. 4%.	1916	1,070,818.88	12,539.29	23,401	20,017,666.00	2,358,212.43	1,058,259.59	44.9	80.2
	1915	925,306.84	13,954.98	21,394	18,676,604.50	2,233,498.54	913,991.33	40.9	79.2
Fraternit Brotherhood.	1919	1,926,541.69	467,600.70	23,005	23,701,746.00	4,622,798.00	1,434,744.36	31.0	66.3
New life rates—N. F. C. 4%.	1918	1,810,849.67	489,473.24	22,612	23,729,312.00	4,547,062.00	1,295,561.52	28.5	66.7
None. Valuation—N. F. C. 4%.	1917	1,677,654.02	343,871.52	22,400	24,220,568.00	4,401,701.00	1,288,988.46	29.3	67.5
	1916	1,158,308.14	194,117.74	26,156	27,594,291.00	4,863,622.94	950,363.02	19.1	60.2
	1915	1,035,590.31	234,028.03	26,558	28,088,839.00	4,761,910.48	773,383.92	16.2	64.6

(1) See the valuation leaflet published by this department for a detailed explanation of the valuation figures. (2) Old certificates were valued on the "Accumulation Basis." The assessments on the individual non-labular rate certificates will be gradually increased in the future when the individual credits on such certificates are exhausted. The difference between the 1913 and 1914 valuation results is owing to the fact that the society adopted the provisions of section 1959—22m of the Wisconsin Statutes in its by-laws during 1914. (3) Admitted under section 1958—19, Wis. Stats. (4) Increase in ratio owing to change in rates.

COMPARATIVE STATISTICS FOR THE FIVE YEAR PERIOD ENDING DEC. 31, 1919—FRATERNAL BENEFIT SOCIETIES—Continued.

NAME OF SOCIETY		INCOME			DISBURSEMENTS			
Year ending Dec. 31	Also name and address of Secretary and dates incorporated, commenced business, and admitted in Wisconsin.	Net amount received from members	Interest and other receipts	Total income	Death benefits paid	Total membership benefits paid	(1) All other disbursements	Total disbursements
SOCIETIES OF OTHER STATES—Continued.								
1919	Grand Carniolian Slavenian Catholic Union.	\$302,493 07	\$29,600 02	\$332,093 09	\$129,634 07	\$137,604 07	\$20,031 51	\$167,635 58
1918	Joseph Zalar, Secy., 1004 N. Chicago St., Joliet, Ill. Incorporated 1898; commenced business 1894; admitted 1917.	214,418 65	29,457 49	243,876 14	237,632 11	247,562 11	24,383 76	271,945 87
1917		192,554 18	25,940 97	218,475 15	111,597 85	121,497 55	34,317 21	155,815 06
1919	Independent Western Star Order.	119,638 61	77,189 26	196,827 87	112,294 95	115,142 95	88,053 64	203,196 59
1918	I. Shapiro, Secy., 1127 Blue Island Ave., Chicago, Ill. Incorporated 1895; commenced business 1895; admitted 1896.	128,718 70	3,129 61	131,848 31	115,825 00	127,744 00	19,281 91	140,026 81
1917		139,577 27	1,576 16	141,553 43	121,350 00	134,076 00	12,105 73	146,241 73
1916		123,485 82	1,727 66	125,213 48	106,550 00	118,277 22	13,443 02	131,922 24
1915		114,875 82	1,729 24	116,605 06	90,375 00	100,767 00	17,724 00	118,491 00
1919	Knights of Columbus.	2,635,509 83	471,187 73	3,106,697 56	1,753,782 50	1,753,782 50	537,354 16	2,291,136 66
1918	Wm. J. McGinley, Secy., 956 Chapel St., New Haven, Conn. Incorporated 1882; commenced business 1882; admitted 1900.	2,009,546 33	380,388 86	2,389,935 19	1,543,559 44	1,543,559 44	330,202 15	1,923,761 59
1917		2,030,915 31	340,575 64	2,371,490 95	987,995 62	987,995 62	363,896 28	1,351,781 90
1916		1,590,228 45	327,818 25	1,918,046 70	946,219 03	946,219 03	337,687 59	1,283,906 62
1915		1,684,183 58	272,739 37	1,956,922 95	802,902 24	802,902 24	323,734 51	1,126,636 75
1919	Knights of Pythias (Ins. Dept.)	2,571,868 28	515,224 78	3,087,093 06	1,881,975 69	1,881,975 69	443,651 78	2,325,627 47
1918	W. O. Powers, Secy., 900 Pythian Bldg., Indianapolis, Ind. Incorporated 1870; commenced business 1877; admitted 1877.	2,486,212 95	505,638 41	2,991,851 36	1,835,018 00	1,835,018 00	378,748 21	2,213,766 21
1917		2,401,400 45	465,449 02	2,866,849 47	1,583,180 81	1,583,180 81	385,102 74	1,968,283 55
1916		2,363,917 34	423,648 24	2,787,565 58	1,620,284 39	1,620,284 39	300,813 07	1,981,697 46
1915		2,421,752 44	368,092 75	2,789,845 19	1,600,092 05	1,602,142 05	304,938 85	1,907,080 90
1919	Ladies Catholic Benevolent Assn.	209,634 72	209,634 72	2,456,362 09	1,821,742 74	1,821,742 74	103,724 59	1,925,467 33
1918	(Mrs.) J. A. Royer, Secy., 443 W. 11th St., Erie, Pa. Incorporated 1890; commenced business 1890; admitted 1906.	1,698,672 70	207,688 31	1,906,361 01	1,498,301 50	1,498,301 50	105,000 71	1,603,362 21
1917		1,535,814 14	194,262 64	1,730,076 78	1,429,737 06	1,429,737 06	180,216 73	1,672,943 79
1916		1,528,438 73	178,543 51	1,706,982 24	1,423,297 58	1,423,297 58	83,819 20	1,507,116 78
1915		1,498,878 99	157,844 99	1,656,723 98	1,284,177 96	1,284,177 96	86,322 50	1,370,500 46
1919	Loyal American Life Association.	435,212 96	67,516 22	502,729 18	287,090 53	290,135 10	174,253 26	464,388 36
1918	H. D. Cowan, Secy., 35 W. Jackson Blvd., Chicago, Ill. Incorporated 1896; commenced business 1896; admitted 1900.	414,433 44	63,264 62	477,698 06	266,066 82	267,722 51	164,260 90	431,983 41
1917		362,619 53	36,043 77	472,175 30	289,394 00	291,559 40	183,397 07	474,936 47
1916		362,619 03	36,738 65	399,357 68	201,388 04	203,046 53	146,573 78	349,620 61
1915		322,674 68	23,745 83	346,420 51	190,328 77	191,726 02	102,441 55	294,167 57

(1) The figures in this column approximately represent the expenses of management.

NAME OF SOCIETY	Year ending Dec. 31	Total admitted assets	Total liabilities except reserves	EXHIBIT OF CERTIFICATES		VALUATION EXHIBIT (1)			
				No. in force	Insurance in force	Total net value of outstanding certificates (required reserve)	Total assets available for payment of future death claims	Ratio % of col. (2) to col. (1)	Ratio % shown in convention blank
SOCIETIES OF OTHER STATES—Continued.									
Also mortality and interest assumptions used in computation of rates and in valuation of certificates.	1919	\$678,685 54	\$37,625 52	11,885	\$10,364,500 00	\$1,403,054 01	\$610,348 09	(2) 55.3	(2) 86.1
	1918	499,462 28	53,989 02	269	241,500 00	1,050,233 58	427,099 95	(2) 40.7	(2) 91.3
	1917	527,187 27	53,229 31	12,914	11,213,000 00	989,302 16	473,333 45	(2) 47.8	(2) 86.0
	1919	31,073 40	30,467 49	7,744	3,872,000 00				
	1918	46,167 02	57,025 00	10,783	5,391,500 00				
	1917	52,808 17	42,000 00	15,752	7,876,000 00				
	1916	63,845 15	42,425 00	17,939	8,969,500 00				
	1915	66,505 63	37,075 00	18,322	9,161,000 00				
	1919	9,743,792 46	212,159 52	165,421	176,766,562 33	7,796,617 00	9,531,632 94	122.2	121.7
	1918	8,889,204 29	618,492 86	128,935	137,214,434 33	6,831,857 00	8,270,711 43	121.1	119.3
	1917	8,190,124 27	153,456 23	123,979	131,679,400 00	6,035,334 00	8,032,806 66	133.1	132.4
	1916	7,101,543 82	132,133 33	117,968	124,941,334 33	5,314,098 00	6,969,410 49	131.1	130.4
	1915	6,488,896 70	133,000 00	111,815	118,242,443 33	4,673,023 00	6,329,009 16	135.4	134.8
	1919	11,264,854 97	288,712 84	76,040	101,248,894 00	9,995,717 56	10,619,126 42	106.5	106.5
	1918	10,459,458 47	404,482 68	72,547	96,365,445 00	9,045,741 13	9,548,081 12	105.6	105.3
1917	9,701,148 27	272,093 40	72,461	96,506,135 00	8,191,560 02	8,946,386 61	109.2	108.9	
1916	8,911,465 46	166,050 81	71,682	96,398,817 00	7,391,065 69	8,304,191 03	112.4	111.2	
1915	7,935,301 33	187,592 22	70,860	96,430,991 00	6,597,642 46	7,297,216 87	110.6	116.9	
1919	4,553,007 02	40,679 07	130,688	106,674,250 00	21,204,640 21	3,899,965 37	18.4	46.7	
1918	3,981,813 21	412,612 24	143,151	117,631,250 00	24,409,929 00	3,374,770 50	13.8	48.0	
1917	3,687,917 73	110,742 10	155,941	128,957,750 00	27,704,769 86	3,516,996 91	12.7	50.5	
1916	3,664,682 74	124,978 65	154,675	128,327,500 00	26,825,927 43	3,432,987 98	12.8	51.8	
1915	3,421,260 94	92,776 23	150,900	125,765,000 00	25,526,877 77	3,261,872 66	12.8	52.7	
1919	528,668 35	83,419 31	15,825	16,478,419 00	540,446 36	445,249 04	82.3	85.9	
1918	487,128 52	118,841 77	16,298	17,270,761 00	452,780 52	368,286 75	81.1	88.6	
1917	441,114 17	67,391 57	16,816	17,852,481 00	447,673 25	373,722 60	83.5	89.1	
1916	446,511 38	73,288 46	17,686	19,347,089 50	391,170 50	373,222 92	95.4	101.0	
1915	383,331 15	27,653 41	12,976	13,694,471 00	348,048 04	353,828 98	101.7	101.2	

(1) See the valuation leaflet published by this department for a detailed explanation of the valuation figures. (2) Adopted in accordance with 1918-19, Wis. Stats.

NAME OF SOCIETY		INCOME			DISBURSEMENTS			
Also name and address of Secretary and dates incorporated, commenced business, and admitted in Wisconsin.	Year ending Dec. 31	Net amount received from members	Interest and other receipts	Total income	Death benefits paid	Total membership benefits paid	(1) All other disbursements	Total disbursements
SOCIETIES OF OTHER STATES—Continued.								
Lutheran Mutual Aid Society.	1919	\$162,239 66	\$45,658 24	\$207,897 90	\$159,013 52	\$159,013 52	\$13,949 67	\$172,963 19
G. A. Grossmann, Secy., 114 E. Water St., Waverly, Ia. Incorporated 1882; commenced business 1879; admitted 1898.	1918	167,631 98	13,658 44	181,290 42	142,000 00	142,000 00	10,945 54	152,945 54
	1917	396,120 35	163,410 65	409,534 02	129,000 00	129,000 00	11,585 46	140,585 46
	1916	149,812 45	10,284 42	160,096 87	129,500 00	129,500 00	9,528 59	139,028 59
	1915	140,675 00	9,821 00	150,496 00	123,140 00	123,140 00	9,689 16	132,829 16
Luther Union.	1919	28,113 06	2,807 80	30,920 86	1,900 00	1,900 00	15,694 34	17,594 34
J. A. O. Preus, Secy., 938 Security Bldg., Minneapolis, Minn. Incorporated 1917; commenced business 1918; admitted 1919.	1919	6,693,492 33	1,064,447 11	7,757,939 44	5,983,794 50	6,826,742 03	1,203,945 06	8,030,687 09
Maccabees.	1918	6,540,058 17	897,706 53	7,437,764 70	5,467,296 84	6,396,264 77	996,828 48	7,393,091 25
Thomas Watson, Secy., 1021 Woodward Ave., Detroit, Mich. Incorporated 1885; commenced business 1883; admitted 1895.	1917	6,141,306 83	941,667 67	7,082,974 50	5,244,331 51	5,970,191 08	1,000,347 52	6,970,538 60
	1916	6,085,875 87	747,048 02	6,833,923 89	4,948,382 80	5,655,690 83	754,289 43	6,409,980 26
	1915	6,188,907 34	684,895 83	6,873,803 17	4,826,192 58	5,539,235 76	804,257 66	6,343,493 42
Masonic Mutual Life Association.	1919	947,760 85	89,868 45	1,037,629 30	190,679 97	224,119 84	396,854 65	620,974 49
J. P. Hjorth, Secy., 1621 H. St., N. W. Washington, D. C. Incorporated 1869; commenced business 1869; admitted 1916.	1918	606,114 67	67,688 69	673,803 36	144,115 42	203,807 36	198,770 20	402,577 56
	1917	509,448 66	50,988 54	560,437 20	70,050 00	103,614 20	175,688 91	279,303 11
	1916	387,082 13	37,904 42	424,986 55	65,452 85	94,391 58	133,437 91	227,829 49
	1915	299,674 29	65,185 12	364,859 41	49,899 78	74,585 91	104,411 20	178,997 11
Modern Brotherhood of America.	1919	1,269,526 33	247,427 68	1,516,954 01	804,345 23	945,293 14	203,730 25	1,149,563 39
E. L. Balz, Secy., Mason City, Ia. Incorporated 1897; commenced business 1897; admitted 1902.	1918	1,345,002 88	200,956 59	1,545,959 17	714,378 48	868,594 53	204,560 45	1,072,854 98
	1917	1,452,727 67	169,880 94	1,622,608 61	831,319 27	995,831 59	173,590 60	1,169,422 19
	1916	1,413,761 98	142,206 81	1,555,968 79	763,112 49	875,439 95	174,224 26	1,049,664 21
	1915	1,470,993 75	111,435 36	1,582,429 11	737,241 23	864,686 84	225,906 86	1,090,593 70
Modern Workmen of America.	1919	21,517,828 11	620,372 09	22,138,200 20	19,759,001 55	21,526,137 65	2,261,563 45	23,787,701 10
A. N. Bort, Secy., 15th St. and 3rd Ave., Rock Island, Ill. Incorporated 1884; commenced business 1883; admitted 1884.	1918	19,967,056 24	762,138 95	20,729,195 19	17,142,256 55	18,383,422 85	1,761,447 97	20,144,870 82
	1917	16,434,427 80	678,156 31	17,112,583 98	14,910,649 80	14,968,437 35	1,791,509 22	16,759,946 57
	1916	14,355,911 08	719,618 31	15,075,529 39	13,960,251 05	13,960,251 05	1,620,946 78	15,581,097 83
	1915	13,890,580 87	673,764 07	14,564,344 94	12,421,741 30	12,421,741 30	1,267,415 03	13,689,156 33
Mystic Workers of the World.	1919	1,274,638 15	56,364 04	1,331,002 19	1,118,411 50	1,169,311 30	250,114 21	1,419,425 51
John R. Walsh, Secy., Fulton, Ill. Incorporated 1896; commenced business 1896; admitted 1899.	1918	1,088,280 62	64,133 67	1,152,414 29	1,157,104 21	1,197,079 21	141,323 58	1,338,402 79
	1917	973,855 70	931,148 56	1,905,004 26	793,868 64	793,868 64	148,718 64	943,587 28
	1916	924,273 03	55,171 48	1,979,444 51	700,026 88	733,026 88	193,059 27	926,086 15
	1915	857,260 86	49,010 82	906,271 68	597,362 77	632,412 77	163,297 83	795,680 60

(1) The figures in this column approximately represent the expenses of management.

NAME OF SOCIETY	Year ending Dec. 31	EXHIBIT OF CERTIFICATES			VALUATION EXHIBIT ⁽¹⁾				
		Total admitted assets	Total liabilities except reserves	No. in force	Insurance in force	Total net value of outstanding certificates (required reserve)	Total assets available for payment of future death claims	Ratio % of col. (2) to col. (1)	Ratio % shown in convention blank
SOCIETIES OF OTHER STATES—Cont.									
Lutheran Mutual Aid Society. Rates—N. F. C. 4% on all certificates issued after May 22, 1916. Arbitrary rates for all other certificates. Valuation—Am. 4% and N. F. C. 4%.	1919	\$320,280 60	\$38,287 98	8,836	\$9,025,500 00	\$2,468,306 72	\$283,569 36	11.5	44.2
	1918	313,197 37	51,573 05	8,668	8,874,500 00	1,881,912 03	261,604 81	33.9	59.9
	1917	290,429 00	14,232 64	8,681	8,902,500 00	2,386,284 93	276,196 36	11.6	48.4
	1916	268,045 13	18,699 10	8,672	8,897,500 00	2,404,534 06	249,084 64	10.4	43.5
	1915	245,528 49	30,299 67	8,685	8,910,000 00	2,523,198 29	214,491 96	8.5	44.8
Luther Union. Rates—Am. 4% Valuation—Am. 4%	1919	19,830 45	2,271 75	771	1,115,000 00	12,155 75	18,550 91	152.8	152.0
Maccabees. New life rates—N. F. C. 4% and N. F. C. Frat. Soc. Dis. Ex. 4% Valuation—N. F. C. 4% and N. F. C. Frat. Soc. Dis. Ex. 4%.	1919	14,740,768 95	1,785,100 65	293,595	352,343,547 05	35,302,306 21	20,541,653 52	58.2	83.8
	1918	15,127,983 16	2,445,211 98	294,800	354,254,159 63	31,377,953 90	19,951,079 03	63.6	87.4
	1917	15,007,461 82	1,910,282 25	300,061	359,824,688 00	29,585,241 70	20,087,126 06	67.9	89.3
	1916	14,883,302 10	1,704,512 17	302,531	364,332,477 49	27,877,538 84	13,053,702 86	46.8	82.2
	1915	14,339,364 06	1,927,735 95	308,561	373,243,321 59	26,142,668 76	12,272,776 91	46.9	83.2
Masonic Mutual Life Association. Rates—Am. 3½%. Valuation—Am. 3½%. Modified preliminary term (whole life basis).	1919	2,202,756 69	37,787 51	22,577	37,657,924 00	2,109,061 15	2,160,449 42	102.4	102.0
	1918	1,680,775 54	21,123 03	15,372	24,064,612 00	1,592,398 00	1,576,886 02	99.0	99.0
	1917	1,359,858 73	21,730 86	13,246	19,809,512 00	1,268,937 00	1,298,229 86	102.3	102.2
	1916	1,014,563 63	10,840 64	10,437	15,051,011 00	974,356 60	982,014 51	100.8	101.0
	1915	775,836 85	(2) 763,191 85	7,934	11,052,500 00	749,900 00	.....	.....	.....
Modern Brotherhood of America. New life rates—N. F. C. 4%. Old life rates—None. Valuation—N. F. C. 4% and N. F. C. & Frat. Dis. Ex. 4% (for old certificates).	1919	4,447,858 34	221,693 13	50,503	58,367,799 99	10,075,865 66	4,029,393 41	(3) 40.2	(3) 77.8
	1918	4,086,829 07	235,262 70	50,216	58,184,345 25	9,627,494 49	3,583,757 76	37.2	78.0
	1917	3,637,697 89	156,293 06	58,428	69,209,750 00	15,793,458 37	3,306,624 67	20.9	58.4
	1916	3,174,243 32	219,077 69	65,360	78,120,000 00	17,515,708 86	2,819,576 85	16.1	55.6
	1915	2,692,806 85	189,198 47	67,306	80,552,250 00	16,413,299 89	2,452,106 62	14.9	57.8
Modern Woodmen of America. Rates—M. W. A. Valuation—M. W. A. 4%.	1919	14,861,510 95	2,592,841 40	1,054,131	1,627,088,500 00	288,945,649 09	10,800,933 78	3.7	56.4
	1918	15,892,673 36	6,366,113 72	1,067,161	1,644,662,000 00	428,694,243 76	3,893,624 57	0.9	33.4
	1917	16,114,502 38	2,489,516 06	1,047,011	1,638,899,500 00	414,582,502 94	10,386,906 23	2.5	35.0
	1916	15,742,066 42	2,027,058 70	1,008,410	1,588,098,500 00	407,550,539 85	12,347,378 75	3.0	35.0
	1915	16,026,452 22	1,990,458 25	940,225	1,499,561,500 00	366,650,154 00	12,766,467 72	3.5	37.3
Mysic Workers of the World. Rates—None. Valuation—N. F. C. 4%.	1919	989,488 59	104,174 96	97,836	119,246,025 00	33,800,313 12	820,106 16	2.4	28.8
	1918	1,081,938 83	255,706 47	95,294	116,137,075 00	32,356,644 29	686,197 50	2.1	29.3
	1917	1,218,961 64	89,460 21	94,984	115,744,300 00	31,176,661 20	1,068,853 39	3.4	30.9
	1916	1,137,326 44	112,297 95	93,505	114,094,425 00	29,906,723 58	1,034,215 78	3.5	31.7
	1915	1,075,128 09	103,505 29	86,003	105,928,650 00	27,606,901 66	926,697 44	3.4	32.0

(1) See the valuation leaflet published by this department for a detailed explanation of the valuation figures.

(2) Includes reserve liabilities.

(3) Includes net due and deferred premiums.

(4) Figures not available. (5) Increase in ratio owing to change in rates.

COMPARATIVE STATISTICS FOR THE FIVE YEAR PERIOD ENDING DEC. 31, 1919—FRATERNAL BENEFIT SOCIETIES—Continued.

NAME OF SOCIETY	Year ending Dec. 31	INCOME			Total income	Death benefits paid	DISBURSEMENTS		
		Net amount received from members	Interest and other receipts				Total membership benefits paid	(1) All other disbursements	Total disbursements
SOCIETIES OF OTHER STATES—Continued.									
Nat. Creation Soc. in the U. S. A.	1919	\$868,798 65	\$121,218 02		\$990,116 67	\$679,783 35	\$879,506 49	\$112,731 63	\$992,238 12
Vinko Solite, Secy., 1012 Peralta St., Pittsburgh, Pa. Incorporated 1894; commenced business 1897; admitted 1917.	1918	647,420 99	61,426 80		709,247 79	397,092 79	509,600 84	108,013 95	617,614 79
	1917	588,006 50	49,128 25		637,134 75	333,590 90	451,409 91	53,055 89	504,465 80
Nat. Fraternal Society of the Deaf.	1919	72,361 32	10,801 15		83,162 47	20,762 52	29,082 52	11,621 44	40,703 96
Francis P. Gibson, Secy., 21 N. La Salle St., Chicago, Ill. Incorporated 1907; commenced business 1907; admitted 1917.	1918	60,235 85	9,174 02		69,409 87	25,471 04	32,561 04	9,906 61	42,467 65
	1917	46,951 24	7,173 54		54,124 78	4,000 00	8,715 00	7,169 03	15,884 03
National Slovak Society of U. S. A.	1919	808,758 33	62,889 19		871,647 52	448,213 69	457,397 24	82,935 24	540,332 48
Joseph Durish, Secy., 524 4th Ave., Pittsburgh, Pa. Incorporated 1894; commenced business 1890; admitted 1918.	1918	619,444 98	52,779 05		672,224 03	503,184 23	601,111 01	73,703 92	674,814 03
	1917	526,511 38	51,096 22		577,607 60	375,865 05	384,577 43	69,566 27	454,143 70
National Union Assurance Society.	1919	3,113,481 00	64,009 51		3,177,490 51	2,411,780 48	2,593,120 15	639,764 58	3,232,884 73
E. A. Myers, Secy., 437 Michigan St., Toledo, Ohio. Incorporated 1881; commenced business 1881; admitted 1895.	1918	2,479,987 81	84,838 33		2,564,826 14	2,662,757 00	2,797,706 68	208,855 81	3,005,562 49
	1917	2,490,045 71	109,080 28		2,599,125 99	2,579,164 83	2,680,353 45	189,778 33	2,870,131 78
	1916	2,526,678 36	101,024 15		2,627,702 51	2,570,969 81	2,648,228 60	217,260 13	2,865,488 73
	1915	2,577,220 49	104,740 19		2,681,960 68	2,447,805 44	2,562,555 44	176,947 06	2,739,502 50
Order of Mutual Protection.	1919	88,014 74	32,108 31		120,123 08	63,101 69	64,507 61	11,130 34	75,637 95
G. Del Vecchio, Secy., 159 N. State St., Chicago, Ill. Incorporated 1894; commenced business 1878; admitted 1894.	1918	90,201 15	29,580 93		119,782 08	61,413 14	62,612 58	10,941 32	73,553 90
	1917	92,656 52	28,439 85		121,096 87	88,039 50	88,664 50	12,672 89	101,337 39
	1916	95,391 17	26,397 40		121,788 57	90,339 03	91,659 03	14,080 63	105,739 66
	1915	98,272 82	24,606 94		122,879 76	69,587 40	71,087 40	11,912 58	82,999 98
Order of United Commercial Travelers.	1919	1,016,827 50	70,018 01		1,086,845 51	247,489 63	721,793 30	192,129 45	913,922 75
Walter D. Murphy, Secy., 638 N. Park St., Columbus, Ohio. Incorporated 1888; commenced business 1888; admitted 1904.	1918	965,288 50	70,171 14		1,035,459 64	326,225 02	776,989 49	188,180 31	965,169 80
	1917	977,410 35	49,782 59		1,027,192 94	194,433 55	674,941 70	193,393 71	868,335 41
	1916	940,951 46	50,886 56		991,838 02	225,622 15	723,949 94	172,485 56	896,435 50
	1915	781,807 33	65,116 16		846,923 49	186,961 50	685,366 14	162,411 78	847,777 92
Plattdeutsche Grot Gilde.	1919	86,420 00	12,452 93		98,872 93	57,500 00	64,333 15	9,729 25	74,062 40
Frank Vigerske, Secy., 2040 West North Ave., Chicago, Ill. Incorporated 1888; commenced business 1888; admitted 1901	1918	83,432 10	11,832 58		95,264 68	64,900 00	74,160 35	5,757 89	79,918 24
	1917	80,706 80	11,003 28		91,710 08	65,700 00	78,174 35	6,234 65	84,409 00
	1916	82,363 96	10,894 81		93,258 77	71,700 00	87,962 89	6,344 78	94,307 67
	1915	87,624 54	10,381 76		98,006 30	60,200 00	81,992 70	6,624 68	88,617 38

(1) The figures in this column approximately represent the expenses of management.

COMPARATIVE STATISTICS FOR THE FIVE YEAR PERIOD ENDING DEC. 31, 1919—FRATERNAL BENEFIT SOCIETIES—Continued.

NAME OF SOCIETY		EXHIBIT OF CERTIFICATES				VALUATION EXHIBIT (1)			
Also mortality and interest assumptions used in computation of rates and in valuation of certificates.	Year ending Dec. 31	Total admitted assets	Total liabilities except reserves	Insurance in force		Total net value of outstanding certificates (required reserve)	Total assets available for payment of future death claims	Ratio % of col. (2) to col. (1)	Ratio % shown in convention blank
				No. in force					
SOCIETIES OF OTHER STATES—Continued.									
Nat. Croatian Society in the U. S. A. Rates—None. Valuation—N. F. C. 4%.	1919	\$1,004,635 46	\$165,455 40	39,701	\$30,393,000 00	\$1,327,540 23	\$853,358 29	(2) 64.3	(2) 95.3
	1918	1,018,817 22	32,603 31	41,727	31,713,400 00	1,226,615 76	978,256 91	(2) 79.7	(2) 97.3
	1917	894,055 42	11,810 10	40,690	30,638,600 00	1,008,641 99	863,416 93	(2) 85.7	(2) 98.4
	1919	224,490 36	2,817 65	4,113	3,191,500 00	156,533 26	206,865 03	131.6	130.6
	1918	181,961 68	8,013 21	3,640	2,719,750 00	127,141 86	167,555 64	131.8	127.9
Nat. Fraternal Soc. of the Deaf. Rates—N. F. C. 4%. Valuation—N. F. C. 4%.	1917	154,806 04	3,914 27	3,137	2,297,750 00	101,978 75	147,669 45	144.8	140.1
	1919	1,771,344 29	256,838 87	39,724	29,473,750 00	3,618,503 53	1,282,134 49	(2) 35.4	(2) 77.3
	1918	1,438,228 67	307,463 55	41,997	31,115,750 00	3,460,994 62	939,499 85	(2) 27.1	(2) 76.6
National Slovak Society of U. S. A. Rates—None. Valuation—N. F. C. 4%.	1917	1,399,048 82	174,085 66	42,328	31,231,000 00	3,226,117 58	1,084,594 23	(2) 33.6	(2) 79.0
	1919	1,599,307 48	459,240 46	43,610	75,185,412 25	2,593,769 00	1,088,448 00	42.0	93.5
	1918	1,686,622 34	487,554 62	51,212	91,292,653 00	9,118,412 97	1,105,770 62	12.8	81.6
	1917	2,120,630 98	414,120 11	54,869	98,434,210 00	7,899,797 70	1,663,477 61	21.1	86.7
	1916	2,476,208 95	369,208 19	56,722	103,052,367 00	7,629,856 27	2,057,830 02	27.0	88.8
National Union Assurance Society. Rates—N. F. C. 4% and Am. 3½%. Valuation—N. F. C. 4%. Am. 4% and Am. 3½%.	1915	2,665,854 00	348,699 59	57,910	106,583,500 00	7,315,268 77	2,235,921 35	30.6	90.1
	1919	603,026 33	12,191 01	5,826	3,897,440 00	827,760 00	573,211 76	69.2	85.6
	1918	558,003 45	13,828 86	5,767	3,873,909 00	793,787 00	533,503 01	67.2	85.1
	1917	511,100 33	11,682 17	5,986	3,997,000 00	765,000 00	501,809 69	65.6	86.1
	1916	491,286 26	6,843 19	6,173	4,140,250 00	728,808 00	471,394 41	64.7	86.8
Order of Mutual Protection. Rates—N. F. C. 4%. Valuation—N. F. C. 4%.	1915	475,046 78	9,551 92	6,027	4,183,250 00	701,757 00	457,401 37	65.2	84.1
	1919	1,141,056 18	241,212 09	84,697	423,485,000 00				
	1918	975,251 33	272,101 44	74,641	373,205,000 00				
	1917	886,496 85	278,838 67	76,619	383,095,000 00				
	1916	732,694 62	249,989 02	75,051	375,255,000 00				
Order of United Com. Travelers. Rates—None. Valuation—Not required. Grants accident benefits only.	1915	619,605 06	278,091 93	73,062	365,310,000 00				
	1919	249,119 23	6,863 40	6,620	3,310,000 00				
	1918	225,012 18	7,155 53	6,662	3,331,000 00				
	1917	209,312 84	9,579 53	6,857	3,428,500 00				
	1916	198,798 99	6,565 98	6,948	3,474,000 00				
Platdeutsche Grot Gilde. Rates—None. Valuation—Not required. Foreign society issuing no certificate in excess of \$500 and licensed in this state before Jan. 1, 1911.	1915	199,218 94	17,431 06	6,893	3,446,500 00				

(1) See the valuation leaflet published by this department for a detailed explanation of the valuation figures. (2) Admitted under section 1959—19, Wis. Stats.

COMPARATIVE STATISTICS FOR THE FIVE YEAR PERIOD ENDING DEC. 31, 1919—FRATERNAL BENEFIT SOCIETIES—Continued.

NAME OF SOCIETY	Year ending Dec. 31	INCOME			DISBURSEMENTS			
		Net amount received from members	Interest and other receipts	Total income	Death benefits paid	Total membership benefits paid	(1) All other disbursements	Total disbursements
SOCIETIES OF OTHER STATES—Cont.								
Also name and address of Secretary and dates incorporated, commenced business, and admitted in Wisconsin.								
Polish Nat. All. of the U. S. of N. A. John S. Zawilinski, Secy., 1406 W. Division St., Chicago, Ill. Incorporated 1896; commenced business 1890; admitted 1917.	1919 1918 1917	\$1,915,631 42 1,554,352 62 1,330,139 58	\$241,063 80 513,791 76 168,555 36	\$2,156,695 22 2,068,144 38 1,498,694 94	\$1,375,058 79 738,517 41 726,210 27	\$1,382,505 49 766,199 52 733,214 46	\$618,564 12 335,955 90 235,674 16	\$2,001,069 61 1,102,155 42 1,008,888 62
Progressive Order of the West. ⁽²⁾ Morris Shapiro, Secy., Frisco Bldg., St. Louis, Mo. In- corporated 1896; commenced business 1896; admitted 1911.	1919 1918 1917 1916 1915	146,121 30 131,090 95 124,071 02 102,241 29 96,442 55	5,358 23 10,399 69 3,372 29 6,755 22 2,014 23	151,479 53 141,490 64 127,443 31 108,996 51 98,456 78	129,162 45 94,708 40 80,313 93 71,696 00 58,713 14	143,422 63 106,234 40 91,069 38 79,188 00 65,713 14	14,138 59 13,014 79 15,156 54 18,479 12 17,027 80	157,561 22 119,249 19 106,225 92 97,667 12 82,740 94
Railway Mail Association. R. E. Ross, Secy., 10 Congress St., Portsmouth, N. H. In- corporated 1898; commenced business 1898; admitted 1912.	1919 1918 1917 1916 1915	163,044 75 123,147 75 133,710 75 150,186 50 113,290 25	105,752 86 6,234 23 4,820 89 4,351 84 3,813 59	268,797 61 129,381 98 138,531 64 114,538 34 157,103 84	167,844 33 75,785 00 26,750 00 31,902 29 31,185 05	139,445 47 138,260 98 89,723 53 109,096 83 104,427 93	23,430 58 20,085 47 20,287 25 14,881 50 17,897 72	162,876 05 158,346 45 110,010 78 123,978 33 122,325 65
Royal Arcanum. Samuel N. Hoag, Secy., 407 Shawmut Ave., Boston, Mass. Incorporated 1877; commenced business 1877; admitted 1877.	1919 1918 1917 1916 1915	6,725,962 61 7,175,632 06 8,026,906 90 8,432,020 35 8,854,438 12	270,368 14 212,476 51 144,741 22 215,808 07 238,105 92	6,996,330 75 7,388,108 57 8,171,648 12 8,647,828 42 9,092,544 04	5,464,653 32 6,008,348 74 6,892,350 56 9,456,295 72 9,007,231 15	5,464,653 32 6,008,348 74 6,892,350 56 9,456,295 72 9,007,231 15	(3) 361,286 64 (3) 434,538 24 (3) 2,303,613 17 (3) 3,463,613 35 (3) 3,350,066 23	5,825,939 96 6,442,886 98 9,195,943 73 12,919,609 07 9,357,297 38
Royal League. Chas. E. Piper, Secy., 1601 Masonic Temple, Chicago, Ill. Incorporated 1883; commenced business 1883; admitted 1895.	1919 1918 1917 1916 1915	856,001 65 894,556 49 794,388 38 784,539 64 794,633 74	117,305 69 110,420 53 125,480 34 121,372 84 117,115 54	973,307 34 1,005,037 02 921,954 76 905,912 48 911,749 28	617,718 75 600,176 53 621,954 76 747,001 24 773,781 09	633,948 45 652,846 87 930,417 26 759,638 74 789,831 09	129,885 61 181,997 47 188,560 00 140,425 74 135,317 89	763,834 06 834,844 34 1,118,977 31 900,064 48 925,148 98
Royal Neighbors of America. (Mrs.) Hada M. Carlson, Secy., Rock Island, Ill. Incor- porated 1895; commenced business 1895; admitted 1898.	1919 1918 1917 1916 1915	3,667,080 38 2,922,948 42 2,650,177 27 2,449,809 02 2,233,345 92	159,148 85 183,920 85 156,528 21 141,282 68 115,132 64	3,826,229 23 3,106,869 27 2,806,705 48 2,591,091 70 2,348,478 56	3,697,847 17 2,499,699 09 1,953,945 53 1,901,135 17 1,646,058 58	3,699,602 62 2,499,699 09 1,953,945 53 1,901,135 17 1,646,058 58	568,538 02 462,157 34 500,779 74 376,796 39 312,004 00	4,263,140 64 2,951,886 43 2,454,725 27 1,277,931 56 1,958,062 58

(1) The figures in this column approximately represent the expenses of management. (2) This society holds a special license as provided in paragraph (a) of section 1958—3 of the Wisconsin Statutes. It is permitted to transact business only with members who were residing in this state on May 1, 1911, and with members who thereafter came into the state after having become such members. It is not permitted to solicit, receive or accept new members within this state. (3) Includes liens on certificates voided by lapse.

COMPARATIVE STATISTICS FOR THE FIVE YEAR PERIOD ENDING DEC. 31, 1919—FRATERNAL BENEFIT SOCIETIES—Continued

NAME OF SOCIETY	Year ending Dec. 31	Total admitted assets	Total liabilities except reserves	EXHIBIT OF CERTIFICATES		VALUATION EXHIBIT (1)			
				Number in force	Insurance in force	Total net value of out- standing certificates (required reserve)	Total assets available for payment of future death claims	Ratio % (2) to col. (1)	Ratio % shown in con- vention blank
SOCIETIES OF OTHER STATES—Continued.									
Polish National Alliance of the U. S. of N. A. Rates—None. Valuation—N. F. C. 4%.	1919	\$4,773,506 24	\$388,305 21	119,430	\$68,984,800 00	\$6,800,458 92	\$4,241,788 07	(3) 62.3	(3) 89.5
	1918	4,611,845 48	1,331,539 32	122,952	70,366,000 00	6,240,886 43	3,146,219 42	(3) 50.4	(3) 88.1
	1917	3,641,777 40	322,976 67	124,035	71,297,800 00	5,514,966 56	3,179,872 71	(3) 57.2	(3) 89.9
	1919	135,739 00	20,885 47	17,421	8,710,500 00				
	1918	160,870 56	50,725 00	19,721	9,860,500 00				
Progressive Order of the West. Rates—None. Valuation—Not required. For- eign society issuing no certificate in excess of \$500 and licensed in this state before Jan. 1, 1911.	1917	122,020 61	21,100 00	20,591	10,299,500 00				
	1916	109,382 57	18,254 00	20,155	10,077,500 00				
	1915	77,743 75	14,550 00	19,615	9,807,500 00				
	1919	150,591 30	18,223 00	14,127	56,508,000 00				
	1918	144,771 68	18,733 00	13,103	2,412,000 00				
Railway Mail Association. Rates—None. Valuation—Not required. Grants accident benefits only.	1917	171,509 69	24,554 00	12,990	51,960,000 00				
	1916	144,819 44	24,369 98	13,113	52,452,000 00				
	1915	152,689 07	8,561 39	12,871	51,404,000 00				
	1919	7,547,061 25	568,921 96	134,373	221,978,058 01	9,640,361 00	7,080,541 35	73.5	97.7
	1918	6,395,650 53	1,034,605 00	135,751	228,009,531 01	7,805,860 00	5,088,455 00	65.2	97.9
Royal Arcanum. Rates—R. A. Exp. Higher table, 4% and R. A. Exp., 1915 table, 4%. Valuation—Same as for rates.	1917	5,297,006 59	783,233 62	143,568	246,352,162 00	6,477,421 59	4,339,233 22	66.9	99.0
	1916	4,447,737 06	900,056 03	177,235	305,665,528 00	(2) 5,131,937 00	3,437,424 71	(2) 66.8	(2) 100.0
	1915	5,786,015 13	1,004,772 20	243,095	455,120,000 00	41,179,792 21	4,654,947 41	11.3	82.7
	1919	2,572,225 29	70,008 33	23,230	30,706,000 00	2,482,234 16	2,508,218 89	100.8	100.2
	1918	2,374,457 38	154,347 53	23,058	30,900,250 00	2,150,912 70	2,155,252 62	100.2	100.2
Royal Leauge. Rates—N. F. C. 4% and N. F. C. & Frat. Soc. Dis. Ex. 4%. Valuation—N. F. C. 4% and N. F. C. & Frat. Soc. Dis. Ex. 4%.	1917	2,223,896 09	150,710 75	24,422	33,171,750 00	2,041,984 98	2,073,184 34	101.5	100.4
	1916	2,435,011 55	203,720 84	30,155	48,326,000 00	5,504,188 33	2,231,290 71	40.5	75.2
	1915	2,386,377 78	150,886 61	31,608	51,629,500 00	5,409,948 80	2,235,491 17	41.3	76.3
	1919	3,447,766 27	513,430 82	391,030	394,612,000 00	43,997,491 40	2,229,030 31	(4) 5.4	(4) 70.9
	1918	3,607,060 90	1,557,625 11	371,690	378,851,000 00	94,614,528 75	1,299,389 31	1.3	31.5
Royal Neighbors of America. Rates—None. Valuation—R. N. of A. 4%.	1917	3,495,897 40	356,839 95	346,845	352,911,250 00	86,975,915 90	2,210,548 71	2.5	31.8
	1916	3,152,837 86	297,142 37	318,772	326,773,500 00	78,413,624 37	2,210,451 02	2.8	33.4
	1915	2,784,419 82	243,725 01	283,911	293,637,250 00	71,935,570 52	1,877,248 90	2.6	33.0

(1) See the valuation leaflet published by this department for a detailed explanation of the valuation figures. (2) Improvement of 1916 valuation results over results for previous years is largely owing to the fact that the rates of assessment were re-adjusted Sept. 6 to 9, inclusive, 1916. (3) Admitted under section 1958—19, Wis. Stats. (4) If increase in ratio owing to change in rat. s.

COMPARATIVE STATISTICS FOR THE FIVE YEAR PERIOD ENDING DEC. 31, 1919—FRATERNAL BENEFIT SOCIETIES—Continued.

NAME OF SOCIETY	Year ending Dec. 31	INCOME			DISBURSEMENTS				
		Net amount received from members	Interest and other receipts	Total income	Death benefits paid	Total membership benefits paid	(1) All other disbursements	Total disbursements	
SOCIETIES OF OTHER STATES—Continued.									
Alto name and address of Secretary and dates incorporated, commenced business, and admitted in Wisconsin.									
	Slovenia National Benefit Society. Matthew J. Turk, Secy., 2657 So. Lawndale Ave., Chicago, Ill. Incorporated 1907; commenced business 1904; admitted 1917.	1919 1918 1917	\$586, 103 94 464, 411 90 400, 632 11	\$48, 397 26 41, 748 25 32, 579 26	\$634, 501 20 506, 160 15 433, 211 37	\$176, 190 78 153, 641 98 58, 915 92	\$506, 533 98 338, 893 98 256, 500 92	\$53, 913 02 79, 590 29 50, 730 77	\$560, 447 00 468, 484 27 307, 231 69
	Sons of Norway. L. Stavneim, Secy., 905 N. Y. Life Bldg., Minneapolis, Minn. Incorporated 1895; commenced business 1895; admitted 1903.	1919 1918 1917 1916 1915	71, 974 81 70, 145 02 60, 800 96 45, 227 99 38, 727 04	18, 398 61 24, 147 03 13, 190 02 12, 739 78 10, 594 86	90, 373 42 94, 392 05 73, 990 98 57, 997 77 49, 321 90	29, 600 00 28, 766 67 20, 266 67 14, 900 00 11, 900 00	29, 600 00 28, 766 67 20, 266 67 14, 900 00 11, 900 00	27, 965 54 19, 299 58 18, 114 18 16, 616 95 14, 577 31	57, 565 54 48, 066 25 38, 380 85 31, 516 95 26, 477 31
	Supreme Tribe of Ben Hur. John C. Snyder, Secy., Main and Water Sts., Crawfordsville, Ind. Incorporated 1894; commenced business 1894; admitted 1901.	1919 1918 1917 1916 1915	1, 685, 754 23 1, 564, 440 26 1, 549, 387 71 1, 625, 693 78 1, 525, 919 66	104, 377 31 99, 278 85 83, 093 62 89, 069 77 85, 681 98	1, 790, 131 54 1, 663, 719 11 1, 632, 486 33 1, 717, 763 55 1, 611, 601 64	1, 003, 709 08 1, 231, 316 24 975, 041 27 1, 156, 610 70 1, 207, 725 37	1, 032, 519 18 1, 269, 232 87 1, 099, 846 44 1, 206, 620 47 1, 243, 730 73	413, 276 62 351, 295 81 434, 411 26 487, 903 32 375, 630 80	1, 445, 795 80 1, 620, 528 68 1, 534, 257 70 1, 694, 523 79 1, 625, 361 53
	Travelers Prot. Assn. of America. T. S. Logan, Secy., 915 Olive St., St. Louis, Mo. Incorporated 1890; commenced business 1890; admitted 1896.	1919 1918 1917 1916 1915	675, 536 68 554, 359 37 554, 064 41 688, 221 82 587, 226 46	16, 819 49 14, 362 97 14, 399 43 18, 896 72 12, 087 73	692, 355 17 568, 722 34 568, 463 84 671, 118 54 599, 914 19	169, 375 00 220, 193 63 173, 276 37 180, 238 88 97, 895 00	410, 952 40 345, 268 48 440, 616 45 436, 651 28 309, 077 34	116, 560 70 93, 976 12 95, 007 64 245, 715 51 227, 258 45	527, 513 10 548, 244 60 535, 624 09 672, 386 79 536, 335 79
Western Bohemian Fraternal Assn. L. J. Kaspar, Secy., 307 12th Ave., E., Cedar Rapids, Ia. Incorporated 1897; commenced business 1897; admitted 1900.	1919 1918 1917 1916 1915	280, 091 85 282, 924 31 198, 653 43 183, 360 34 183, 528 01	36, 401 84 33, 694 47 35, 024 18 24, 624 72 19, 647 06	316, 493 69 316, 618 78 233, 677 61 217, 985 06 203, 175 07	201, 742 00 146, 622 45 136, 950 00 146, 000 00 114, 875 00	201, 742 00 146, 622 45 136, 950 00 146, 000 00 114, 875 00	20, 515 57 20, 092 42 21, 633 78 13, 512 82 12, 514 92	222, 257 57 166, 714 87 158, 583 78 159, 512 82 127, 389 92	

(1) The figures in this column approximately represent the expenses of management.

COMPARATIVE STATISTICS FOR THE FIVE YEAR PERIOD ENDING DEC. 31, 1919—FRATERNAL BENEFIT SOCIETIES—Continued.

NAME OF SOCIETY	Year ending Dec. 31	Total admitted assets	Total liabilities ex- cept reserves	EXHIBIT OF CERTIFICATES		VALUATION EXHIBIT (1)			
				No. in force	Insurance in force	Total net value of outstanding certificates (required reserve)	Total assets available for payment of future death claims	Ratio % of col. (2) to col. (1)	Ratio % shown in con- vention blank
SOCIETIES OF OTHER STATES—Continued.									
Also mortality and interest assumptions used in computation of rates and in valuation of certi- ficates.									
Slovenic Nat. Benefit Society. Rates—N. F. C. 4%. Valuation—N. F. C. 4%.	1919	\$585,590 31	\$69,185 47	17,969	\$12,160,650 00	\$347,296 00	\$434,649 17	125.0	102.3
	1918	523,088 53	125,326 25	18,326	12,082,450 00	305,485 00	356,874 82	116.8	101.4
	1917	497,984 07	61,668 23	16,678	10,804,000 00	236,630 00	387,145 30	163.6	104.6
	1919	288,473 16		6,161	3,460,100 00	(2) 235,068 20	287,021 11	(2) 122.1	(2) 122.0
	1918	254,404 02	1,600 00	5,754	2,880,500 00	(2) 194,917 25	245,701 89	(2) 126.0	(2) 125.8
	1917	208,864 61	766 67	5,910	2,876,900 00	(2) 193,117 44	205,943 58	(2) 106.6	(2) 106.6
	1916	172,683 74		5,801	2,636,900 00	(2) 138,913 60	170,970 04	(2) 123.1	(2) 124.3
	1915	145,547 77		5,930	2,583,400 00	(2) 117,867 16	144,255 86	(2) 122.4	(2) 122.5
	1919	2,115,159 12	133,530 58	78,156	79,365,794 00	3,526,148 09	2,113,757 31	50.9	92.9
	1918	1,778,886 54	183,212 52	76,520	75,983,709 00	2,885,499 27	1,800,563 21	62.4	93.7
Supreme Tribe of Ben Hur. New life rates—N. F. C. 4%. Old life rates— None. Valuation—N. F. C. 4%.	1917	1,727,579 69	201,507 53	85,224	83,431,065 00	2,254,803 13	1,523,670 37	67.6	96.4
	1916	1,624,173 00	186,831 05	86,349	85,251,745 00	1,946,544 87	1,434,800 84	73.7	97.6
	1915	1,582,632 23	118,643 90	100,018	108,128,920 00	15,714,308 53	1,350,785 03	8.6	61.0
	1919	500,493 81	84,048 68	82,533	412,665,000 00				
	1918	327,964 53	98,203 62	66,242	331,210,000 00				
Travelers Prot. Assn. of America. Rates—None. Valuation—Not required. Grants accident benefits only.	1917	313,211 25	88,431 90	65,201	326,105,000 00				
	1916	276,217 42	82,591 02	59,320	266,645,000 00				
	1915	284,232 03	112,736 17	53,102	265,510,000 00				
	1919	914,014 59	6,058 00	19,871	17,463,000 00	2,614,417 87	902,306 12	34.5	73.9
Western Bohemian Fraternal Assn. Rates—None. Valuation—N. F. C. 4%.	1918	805,003 45	31,300 00	10,866	17,471,250 00	2,388,179 41	770,481 25	32.3	74.6
	1917	948,396 44	17,060 00	20,868	18,586,750 00	2,696,018 84	631,346 94	23.7	70.6
	1916	587,887 70	15,500 00	20,684	18,449,000 00	3,892,881 64	571,873 49	14.7	51.6
	1915	525,468 77	11,500 00	19,577	17,515,250 00	3,616,147 08	512,897 76	14.2	51.6

(1) See the valuation leaflet published by this department for a detailed explanation of the valuation figures. (2) Old certificates were valued on the "Accumulation Basis." The assessments on the individual non-tabular rate certificates will be gradually increased in the future when the individual credits on such certificates are exhausted.

COMPARATIVE STATISTICS FOR THE FIVE YEAR PERIOD ENDING DEC. 31, 1919—FRATERNAL BENEFIT SOCIETIES—Concluded.

NAME OF SOCIETY		Year ending Dec. 31	INCOME			DISBURSEMENTS				
Also name and address of Secretary, and dates incorporated, commenced business, and admitted in Wisconsin.			Net amount received from members	Interest and other receipts	Total income	Death benefits paid	Total membership benefits paid	(1) All other disbursements	Total disbursements	
SOCIETIES OF OTHER STATES—Concluded.										
Woman's Benefit Association of the Maccabees. (Miss) Frances D. Partridge, Secy., Port Huron, Mich. Incorporated 1897; commenced business 1892; admitted 1897.			1919	\$2,600,824 42	\$618,601 68	\$3,219,426 10	\$1,642,627 79	\$1,717,651 28	\$618,963 63	\$2,336,614 91
			1918	2,415,646 75	580,026 46	2,995,673 21	1,595,062 08	1,669,023 49	437,529 99	2,106,553 48
			1917	2,314,420 14	506,441 22	2,820,861 36	1,258,963 92	1,329,175 57	448,792 35	1,777,967 92
			1916	2,249,694 70	459,956 52	2,709,651 22	1,185,032 01	1,247,805 11	455,696 33	1,703,501 43
			1915	2,095,350 10	426,308 28	2,521,658 38	1,071,947 54	1,096,581 71	468,120 81	1,564,702 52
Women's Cath. Order of Foresters. (Miss) Anna E. Phelan, Secy., 140 N. Dearborn St., Chicago, Ill. Incorporated 1894; commenced business 1891; admitted 1896.			1919	1,452,731 78	153,377 83	1,606,109 61	1,105,750 13	1,105,750 13	76,575 93	1,182,326 06
			1918	1,543,640 09	138,607 27	1,682,247 36	1,202,031 87	1,202,031 87	77,112 50	1,287,044 37
			1917	1,443,479 02	129,971 96	1,573,450 98	1,090,210 47	1,090,210 47	133,063 20	1,223,273 67
			1916	1,413,086 70	101,100 82	1,514,187 52	1,037,695 97	1,037,695 84	74,253 04	1,111,948 88
			1915	1,476,359 86	77,642 45	1,554,002 31	955,690 00	955,690 00	69,115 35	1,024,805 35
Woodmen Circle. (Miss) Dora A. Talley, Secy., 14th and Farnam Sts., Omaha, Neb. Incorporated 1895; commenced business 1895; admitted 1899.			1919	2,796,369 54	495,817 35	3,292,186 89	1,789,700 78	1,991,626 78	724,965 35	2,716,592 13
			1918	2,455,761 25	320,308 06	2,776,069 31	1,467,709 46	1,591,844 46	537,818 01	2,129,662 47
			1917	2,196,022 11	283,477 17	2,479,499 28	979,906 88	1,088,372 18	565,470 33	1,653,842 51
			1916	1,991,985 41	247,059 75	2,239,045 16	864,241 67	974,311 67	348,900 42	1,323,212 09
			1915	1,812,660 76	213,604 72	2,026,265 48	748,131 95	843,915 45	397,526 68	1,241,442 13
Woodmen of the World. John T. Yates, Secy., W. O. W. Bldg., Omaha, Neb. Incorporated 1891; commenced business 1891; admitted 1893.			1919	15,667,703 15	2,578,216 73	18,245,919 88	15,324,290 88	16,700,128 21	3,138,327 83	10,838,456 04
			1918	14,687,601 72	2,026,446 32	16,714,048 04	9,981,508 70	10,997,668 82	1,876,941 51	12,874,610 33
			1917	13,167,699 34	1,760,104 30	14,927,803 64	8,023,751 99	8,847,939 92	2,086,208 01	10,934,147 93
			1916	12,149,485 70	1,473,132 34	13,622,618 04	7,740,552 77	8,449,754 47	1,607,366 22	10,050,120 69
			1915	11,244,298 17	1,292,526 93	12,536,825 10	6,830,067 07	7,469,177 57	1,736,579 29	9,205,756 86

(1) The figures in this column approximately represent the expenses of management.

COMPARATIVE STATISTICS FOR THE FIVE YEAR PERIOD ENDING DEC. 31, 1919—FRATERNAL BENEFIT SOCIETIES—Continued.

NAME OF SOCIETY	Year ending Dec. 31	Total admitted assets	Total liabilities except reserves	EXHIBIT OF CERTIFICATES		VALUATION EXHIBIT (1)			Ratio % shown in convention blank
				No. in force	Insurance in force	Total net value of outstanding certificates (required reserve)	Total assets available for payment of future death claims	Ratio % of col. (2) to col. (1)	
SOCIETIES OF OTHER STATES—Continued Woman's Benefit Association of the Maccabees. New life rates—N. F. C. 4%. Old life rates—None. Valuation—W. B. A. 4%.	1919	\$13,323,313 17	\$247,098 72	205,974	\$158,115,906 63	\$19,565,871 07	\$13,889,809 22	71.0	89.5
	1918	12,410,777 71	378,342 01	183,560	138,492,520 66	18,816,932 03	11,736,113 91	62.4	87.7
	1917	11,507,040 34	201,763 57	178,228	134,439,965 00	17,786,432 14	11,092,887 54	62.4	85.7
	1916	10,443,706 36	195,311 83	175,252	132,026,049 18	16,829,011 28	10,114,770 21	60.1	85.2
	1915	9,422,754 07	214,639 20	170,224	129,109,925 88	15,943,423 44	9,118,674 83	57.2	84.5
Women's Cath. Order of Foresters. Rates—N. F. C. 4%. Valuation—N. F. C. 4%.	1919	3,630,442 49	163,563 37	76,516	73,828,300 00	13,859,624 27	2,380,962 86	24.4	67.6
	1918	3,209,732 51	221,518 50	73,113	71,507,250 00	13,084,380 91	2,928,657 53	22.4	67.7
	1917	2,714,231 57	139,210 37	71,897	70,990,750 00	12,329,254 36	2,533,793 13	20.6	68.2
	1916	2,391,071 82	136,045 84	70,265	70,105,000 00	11,564,929 40	2,200,835 44	19.0	69.0
	1915	1,936,128 61	162,241 68	68,648	69,209,500 00	11,399,069 53	1,740,720 25	15.3	69.2
Woodmen Circle. Rates—None. Valuation—N. F. C. 4% and N. F. C. & Frat. Soc. Dis. Ex. 4%.	1919	8,051,750 28	640,416 83	226,586	211,990,700 00	6,054,667 68	7,568,918 53	(2) 125.0	(2) 101.6
	1918	7,493,806 94	800,465 03	208,271	210,876,600 00	39,424,989 53	6,478,203 91	18.4	55.5
	1917	6,773,443 23	285,048 40	183,424	183,307,900 09	34,289,200 00	5,478,203 91	18.9	56.5
	1916	6,000,241 40	239,765 83	170,631	169,336,100 00	31,404,303 48	5,604,342 23	18.0	56.0
	1915	5,080,770 54	226,243 34	155,421	152,997,600 00	27,878,728 96	4,711,552 99	16.9	55.9
Woodmen of the World. Rates—None. Valuation—W. O. W. 4%.	1919	37,788,870 95	3,226,788 56	962,109	1,173,423,275 00	162,135,364 90	165,984,949 07	(2) 102.4	(2) 101.0
	1918	39,329,309 52	9,045,553 50	893,615	1,187,718,754 00	200,985,779 35	200,985,336 54	13.9	60.7
	1917	35,236,665 19	3,010,755 63	842,546	1,129,036,200 00	203,584,629 00	33,251,642 00	16.3	57.8
	1916	31,289,396 88	2,372,427 28	804,291	1,072,968,300 00	190,294,271 00	28,854,504 93	13.2	58.0
	1915	27,499,946 71	2,274,573 82	751,688	1,007,352,400 00	175,428,835 00	24,969,402 12	14.2	57.9

(1) See the valuation leaflet published by this department for a detailed explanation of the valuation figures. (2) Increase in ratio owing to change in rates.

TABLE I—INCOME, DECEMBER 31, 1919—FRATERNAL BENEFIT SOCIETIES

NAME OF SOCIETY	Balances from previous year (1)	Net amount received from expense funds (10 ⁶)	Net amount received from members for other funds (10 ¹⁻⁵)	Net amount received from members for all funds (10 ⁷)	Interest on mortgages and collateral loans (11-12)	Interest on bonds and dividends on stocks (13)	Interest from all other sources (14)	Gross rents (15)
WISCONSIN SOCIETIES								
Aid Association for Lutherans	\$876,229 13	\$78,412 38	\$270,039 30	\$349,351 68	\$22,307 13	\$23,604 60	\$379 29	
American Catholic Union	43,672 02	1,671 50	24,130 28	25,801 78	1,427 99	41 46	205 25	
Beavers National Mutual Benefit	19,222 06	35,216 03	38,103 21	73,319 24	37,374 33	250 00	322 36	
Beavers Reserve Fund Fraternity	1,271,506 12	61,606 90	290,358 29	351,965 19	61,954 08	3,670 94	2,847 06	\$2,255 00
Beavers Reserve Fund Fraternity (Trustee National Fraternal League)			8,514 74	8,514 74	880 46		30 23	1,075 00
Catholic Family Protective Association	225,189 67	4,783 52	42,849 43	47,632 95	9,151 61	1,368 49	497 10	780 00
Catholic Knights of Wisconsin	931,278 40	26,617 25	452,015 56	478,632 81	43,739 88		684 89	
Concordia Mutual Aid Soc. of Wis.	9,834 05	366 00	4,084 79	4,450 79	247 50			
Employees Mutual Benefit Assn.	26,448 06		5,810 63	5,810 63	9 28	1,114 31	438 14	
Equitable Fraternal Union	2,838,820 13	92,134 16	420,461 23	512,595 39	79,479 74	64,825 74	2,641 18	4,756 00
Farmers Life Insurance Association	88,276 05	9,883 81	27,485 83	37,369 64	2,877 42	1,205 70	536 67	
Fraternal Reserve Association	499,199 41	102,157 28	111,565 81	213,723 09	10,365 23	7,806 24	434 90	9,370 88
G. U. G. Germania	387,275 56	10,815 50	132,155 60	142,971 10	18,066 44	7,863 53	74 60	498 50
Knights of the White Cross	4,790 07	750 00	6,829 07	7,579 07		80 00	1 84	
Polish Association of America	97,154 46	7,583 15	122,022 88	129,606 03	3,825 74	463 11		162 00
Polish Federation of America	15,657 41	2,361 38	7,463 82	9,825 20	899 90		57 65	
Scandinavian-American Fraternity	179,760 59	18,265 60	56,141 73	74,407 33		8,259 70	396 96	
South Slavic Benevolent Union—Sloga	32,899 80	738 75	14,943 08	15,681 83	1,313 75	130 45	19 70	
United Aid of Sheboygan	28,372 34	714 20	5,061 71	5,775 91	1,315 50		43 15	
United Danish Societies of America	62,884 83	1,685 90	12,090 92	13,776 82	1,447 25	1,353 87		
United Order of Foresters	297,144 79	38,797 64	228,808 19	297,605 83	14 00	15,833 73	528 58	
Wisconsin Widow and Orphan Don. Society	842 04	735 60	2,654 55	3,390 15				
Total Wisconsin Societies	\$7,005,178 59	\$468,679 30	\$1,832,475 09	\$2,301,154 39	\$215,957 35	\$131,051 87	\$9,454 25	\$18,877 38
SOCIETIES OF OTHER STATES								
American Insurance Union	\$770,406 97	\$512,450 70	\$874,012 36	\$1,386,463 06	\$24,340 59	\$6,197 97	\$2,764 04	\$13,228 95
Ancient Order United Workmen of Iowa	953,159 00	56,476 00	644,998 04	521,474 04	37,307 26	3,012 46	3,637 20	
Benefit Association of Railway Employees	118,132 88	288,349 91	346,739 16	635,089 07		2,431 51	3,833 97	
Brith Abraham (Independent Order)	1,332,180 63	64,286 73	1,235,560 30	1,299,847 03	4,757 50	36,704 96	8,090 51	2,900 00
Brith Abraham (U. S. Grand Lodge)	110,039 63	23,606 98	388,876 23	412,483 21		2,759 27	760 16	

Brotherhood of American Yeomen	4,617,685 68	995,285 62	2,642,243 75	3,637,529 37	202,645 92	17,026 18	11,467 26
Catholic Order of Foresters	8,176,236 32	158,356 16	2,385,925 18	2,544,281 34		397,780 41	9,630 50
Columbian Circle	560,826 89	98,460 78	395,879 16	404,339 94	760 83	18,482 50	1,406 70
Court of Honor	2,807,413 16	303,539 78	1,005,673 15	1,309,212 93	63,075 54	70,307 87	9,375 76
Danish Brotherhood in America	649,970 01	26,661 00	238,978 23	265,639 23		32,631 87	1,636 52
							1,448 34
Daughters of Norway	20,712 73	1,702 15	5,287 50	6,989 65	96 00	97 55	750 30
Degree of Honor (Superior Lodge)	1,425,132 00	83,665 92	370,753 61	434,419 53	182 00	69,090 53	1,566 99
Fraterna Brotherhood	1,682,588 38	101,878 79	375,886 30	477,765 00	36,379 97	24,593 81	2,056 14
Grand Canadian Slavonian Catholic Union	494,582 55	22,621 65	279,871 42	302,493 07	4,569 55		763 59
Independent Western Star Order	26,470 52	11,642 74	107,995 87	119,638 61		20,515 35	338 52
Knights of Columbus	8,744,452 29	468,903 58	2,166,486 25	2,635,359 83	28,801 17	345,782 03	9,135 68
Knights of Pythias (Ins. Dept.)	10,250,078 23	310,025 85	2,291,842 43	2,571,898 28	19,015 61	489,970 37	2,549 98
Ladies Catholic Benevolent Assn	3,894,443 00	65,418 12	1,505,629 25	2,247,047 37	50,513 23	99,300 07	21,320 08
Loyal American Life Association	432,631 94	135,677 10	209,555 86	435,212 06	3,733 14	11,289 53	5,823 90
Lutheran Mutual Aid Society	297,083 44	10,592 65	131,647 01	162,239 66	14,613 65		100 00
							690 00
Lutheran Union	5,839 88	10,728 68	17,384 38	28,113 06	170 17	4 14	68 24
Maccabees	14,229,661 01	641,342 95	6,052,249 98	6,693,492 33		704,015 25	26,257 18
Masonic Mutual Life Association	1,427,291 00	398,455 27	6,052,249 98	6,693,492 33		14,053 25	9,758 29
Modern Brotherhood of America	3,861,197 49	335,653 77	1,949,303 58	947,760 85	40,149 57	14,726 39	33,728 28
Modern Women of America	14,582,671 10	1,930,661 51	1,185,872 56	1,269,326 35	130,676 36	68,034 62	127,117 53
			19,357,106 60	21,517,828 11	79,905 83	229,605 01	13,187 00
Mystic Workers of the World	934,851 96	1,821 66	1,272,816 49	1,274,638 15	20,419 23	25,153 45	2,144 85
Natural Creation Soc. in the U. S. A.	960,989 03	29,731 09	839,067 39	868,798 68		31,855 79	8,428 37
Nat'l Fraternal Society of the Deaf	219,099 66	11,109 39	61,251 93	72,361 32	7,602 22	2,428 39	123 57
National Slovak Society of U. S. A.	1,236,703 05	61,615 39	737,142 94	808,758 33	2,228 26	49,119 86	3,776 83
National Union Assurance Society	1,435,338 94	613,767 63	2,499,713 37	3,113,481 00		52,223 61	8,478 04
Order of Mutual Protection	544,357 76	16,174 14	71,840 60	88,014 74	30,845 65	212 50	145 62
Order of United Commercial Travelers	797,214 23	231,546 50	785,281 00	1,016,827 50		21,856 79	7,893 08
Order of United Commercial Travelers	219,099 66	11,095 10	75,334 90	86,430 00	11,303 44	179 68	487 43
Polish Nat. All. of the U. S. of N. A.	4,553,557 24	127,600 42	1,788,031 42	1,915,631 42	205,423 92	21,531 71	3,358 00
Progressive Order of the West	132,531 98	12,433 80	133,687 50	146,121 30		4,910 40	136 33
Railway Mail Association	146,721 74	20,712 25	142,332 50	163,044 75		5,434 28	316 25
Royal Arcanum	7,069,628 04	166,088 46	6,559,874 15	6,725,962 61		235,937 19	24,874 37
Royal League	2,285,213 90	71,270 42	784,731 23	856,001 65		104,974 40	3,940 94
Royal Neighbors of America	3,407,423 45	431,194 32	3,235,886 06	3,667,080 38		79,198 38	26,845 12
Slovene National Benefit Society	501,451 14	37,593 46	548,510 48	586,103 94		18,899 64	1,052 69
Sons of Norway	250,253 40	17,048 78	54,926 03	71,974 81	11,141 23	1,692 85	455 75
Supreme Tribe of Ben Hur	1,709,715 21	369,187 35	1,316,566 88	1,685,754 23	5,482 02	69,516 57	5,987 72
Travelers Prot. Assn. of America	333,977 25	152,748 72	522,747 96	675,636 68	1,537 77	10,724 46	4,314 23
Western Bohemian Fraternal Assn	801,421 35	20,948 40	259,183 45	280,091 85	7,606 74	25,702 59	1,930 82
Woman's Benefit Association of the Maccabees	12,099,448 44	602,642 98	1,998,181 44	2,600,824 42		591,333 43	8,350 79
Women's Catholic Order of Foresters	3,083,215 02	91,753 25	1,360,978 53	1,452,731 78		136,947 37	6,487 56
Women's Circle	7,236,731 71	552,326 49	2,244,043 05	2,796,369 54	2,500 00	347,793 06	5,722 53
Woodmen of the World	37,700,897 18	2,235,300 83	13,432,402 32	15,667,703 15	6,126 24	1,673,023 24	47,738 19
Total (Societies of Other States)	\$169,219,925 56	\$13,326,056 62	\$85,650,319 56	\$101,976,386 18	\$1,004,922 61	\$6,179,200 18	\$418,853 09
Total (All Licensed Fraternals)	\$176,225,104 15	\$13,794,735 92	\$87,482,704 65	\$104,277,540 57	\$1,280,879 96	\$6,310,252 05	\$438,307 34

TABLE I—Concluded—DECEMBER 31, 1919—FRATERNAL BENEFIT SOCIETIES

NAME OF SOCIETY	(16)	(36)	(37)	(17-35)	(38)	(39)	(40)	(41)
Sale of lodge supplies	Profit on sale or maturity of ledger assets	Increase in book value of ledger assets	Income from all other sources	Total income	Balance from previous year plus total income	Gross amount of membership fees required or represented by applications	Gross amount of medical examiners fees paid by applicants	
	(16)	(36)	(37)	(17-35)	(38)	(39)	(40)	(41)
WISCONSIN SOCIETIES								
Aid Association for Lutherans	\$322 10	\$15 30		\$5,552 45	\$401,622 55	\$1,277,851 68	\$20,437 50	\$7,000 00
American Athletic Union				27,476 48	27,476 48	71,148 50		
Beavers National Mutual Benefit				8,512 06	82,777 99	102,000 05		10 00
Beavers Reserve Fund Fraternity	538 01			62,000 00	485,210 28	1,756,716 40		66 50
Beavers Reserve Fund Frat. (Trustee Nat'l Frat. Lg.)				78,252 47	88,752 90	88,752 90		
Catholic Family Protective Assn.	1 15			10,147 52	69,578 82	294,768 49		
Catholic Knights of Wisconsin	3,049 05		\$1,091 42	125 00	527,323 05	1,758,601 45		
Concordia Mutual Aid Soc. of Wis.					4,698 29	14,532 34		
Employees Mutual Benefit Assn.		27 70			7,400 06	33,848 12		
Equitable Fraternal Union	711 12		1,348 63	1,308 39	667,666 19	3,506,486 32		
Farmers Life Insurance Association			728 30	329 33	43,047 06	131,323 11	735 75	654 00
Fraternal Reserve Association	486 76	93 92		609 01	243,070 12	742,269 53		6,482 00
G. U. G. Germania	553 75			3,541 34	166,569 26	553,844 82	5,232 00	1,308 00
Knights of the White Cross	6 47			4 50	17,671 38	12,461 45	23 25	5 75
Polish Association of America	233 35			10,507 15	144,797 38	241,951 84	616 26	134 15
Polish Federation of America	28 35			1,840 78	12,651 88	28,309 29		
Scandinavian-American Fraternity	336 36		195 83		83,596 18	263,356 77	3,247 50	2,598 00
South Slavic Benevolent Union—Sloga	28 75			41 50	17,215 98	50,115 78	80 00	80 00
United Aid of Sheboygan				822 55	7,057 11	36,329 45		1 25
United Danish Societies of America	26 50			733 94	17,338 38	80,223 21		
United Order of Foresters	774 45			7 35	284,763 94	581,908 73		
Wisconsin Widow and Orphan Don. Society					3,390 15	4,232 19		
Total Wisconsin Societies	\$4,047 12	\$136 92	\$2,272 76	184,300 34	\$2,867,252 38	\$9,872,430 97	\$30,372 26	\$18,339 65
SOCIETIES OF OTHER STATES								
American Insurance Union	\$3,630 58		\$38 00	\$385,392 52	\$1,822,055 71	\$2,592,462 68		
Ancient Order United Workmen of Iowa	106 29			9,197 40	574,734 65	1,527,803 65	\$6,075 00	\$1,512 50
Benefit Association of Railway Employees				604 66	339,499 21	777,182 07	22,000 00	
Brith Abraham (Independent Order)	331 50			177,684 24	1,580,405 74	2,882,586 39		
Brith Abraham (U. S. Grand Lodge)	29 45			10,724 19	426,756 28	536,795 91	46,654 56	2,896 00

Brotherhood of American Yeomen	24,728 53	11,389 49	8,491 38	23,189 48	3,927,117 24	8,514,802 92
Catholic Order of Foresters	4,926 98	5,500 00	1,966 00	353,229 21	3,324,355 32	11,300,531 04
Colonian Circle	716 91	20 00		15,408 23	547,956 87	1,108,783 76
Court of Honor	397 54			158 02	1,147,219 00	4,234,632 16
Danish Brotherhood in America	437 45			4,933 70	3,005 0 59	955,600 60
Daughters of Norway	568 94			68 63	8,571 16	29,283 80
Deegree of Honor (Superior Lodge)	1,392 60		772 50	2,449 70	5,9,883 85	1,935,015 85
Fraternal Brotherhood	6,092 99		242 61	101,645 98	65 4 9 59	2,340,637 97
Grand Carli-ian Slavenian Catholic Union	133 50		1,260 00	428 53	332 0 3 0	826,675 64
Independent Western Star Order	105 25			76,747 49	136,8 7 87	223,298 39
Klits of Columbus	50,696 43		18,501 25	18,391 17	3,116 697 56	11,851,149 85
Knights of Pythias (Ins. Dept.)		622 40	2,785 38	279 07	3,057,053 06	13,337,171 29
Ladies Catholic Benevolent Assn.	121 33			23,588 34	2 4 6 632 99	6,351,125 99
Loyal American Life Association				49,157 32	502,729 18	935,361 12
Lutheran Mutual Aid Society				30,000 00	207,897 90	504,981 34
Luther Union				2,565 85	30,920 96	36,760 84
Macabees	4,256 90	6,487 26	31,942 50	283,488 02	7,757,939 44	22,087,600 45
Masonic Mutual Life Association		1,430 00		5,750 95	1,037,639 30	2,464,920 30
Modern Brotherhood of America	1,440 72		6,565 50	3,459 60	1,516,954 01	5,378,151 50
Modern Women of America	57,878 40	103 78	1,449 32	111,125 22	22,138,200 20	36,720,871 30
Mystic Workers of the World	4,002 72	625 00	50 00	3,968 79	1,331,002 19	2,285,854 15
National Croatian Sec. in the U. S. A.	1,751 50	210 00		79,072 33	990,116 67	1,960,067 80
National Fraternal Society of the Deaf	410 35		13 18	163 44	83 162 47	262,467 72
National Slovak Society of U. S. A.	775 44		36 00	1,316 80	871,647 52	2,108,350 57
National Union Assurance Society	1,035 14		102 82	169 90	3,177,490 51	4,612,829 45
Order of United Protection	904 57				120,123 08	664,480 84
Order of Mutual Commercial Travelers	2,519 58		5,089 37	27,275 19	1,086,845 51	1,884,059 74
Plattische Grot Gille	56 65		425 73	6,721 36	98,872 93	317,972 59
Polish Nat. All. of the U. S. of N. A.	32 10			4,271 36	2,156,695 22	6,710,252 46
Progressive Order of the West	99 85			211 65	151,479 53	284,011 51
Railway Mail Assn. Union				2 33	168,797 61	315,519 35
Royal Arcanum	1,220 85	4,212 36	118 57	1,404 80	6,996,330 75	14,065,958 79
Royal League	5,524 91		283 04	2,224 90	973,307 34	3,258,321 24
Ugual Net Pours of America	32,124 93	60 23	224 94	19,046 25	3,826,229 23	7,233,652 68
Slovak National Benefit Society		408 00		25,928 93	634,501 20	1,135,982 34
Sons of Norway	588 78			4,520 00	90,373 42	340,626 82
Supreme Tribe of Ben Hur	4,200 08				1,790,131 54	3,499,846 75
Travelers Prot. Assn. of America	111 00			141 03	692,365 17	1,026,342 42
We turn Boemian Fraternal Assn.				1,080 70	316,493 69	1,117,915 04
Women's Benevolent Association of the Macabees	80 99	2,268 60	1,269 38	1,726 11	3,219,426 10	15,318,874 54
Women's Catholic Order of Foresters	4,863 07			5,179 83	1,606,109 61	4,689,324 63
Woolmen Circle	7,226 29	163 23	512 03	131,898 21	3,292,186 89	10,528,918 60
Woolmen of the World	31,073 91	2,293 02	4,811 57	606,530 18	18,245,919 88	55,946,817 06
Total (Societies of Other States)	\$256,594 98	\$38,773 37	\$86,525 34	\$2,608,865 18	\$110,012,148 83	\$279,232,074 39
Total (All Licensed Fraternals)	\$260,642 10	\$38,910 31	\$88,798 10	\$2,793,165 52	\$112,879,401 21	\$289,104,505 36
						\$1,252,476 73
						\$292,245 09
						\$310,584 74

TABLE II—DISBURSEMENTS—DECEMBER 31, 1919—FRATERNAL BENEFIT SOCIETIES.

NAME OF SOCIETY	Death benefits paid (1)	All other benefits paid (2-7)	Total benefits paid (8)	Commissions and fees paid organizers (9)	Salaries of man- agers, organizers and deputies (10-11)	Salaries and other compensa- tion of officers and trustees (12-13)	Salaries and other compensa- tion of com- mittees (14)	Salaries and other compensa- tion of office employees (15-16)
WISCONSIN SOCIETIES								
Aid Association for Lutherans	\$86,153 35	\$68,136 65	\$154,290 00	\$27,931 37	\$6,017 76	\$6,360 00		\$7,112 79
American Catholic Union	19,516 23		19,516 23	12 00		975 00		2,226 34
Beavers National Mutual Benefit	27,439 09		27,439 09	14,101 59	8,035 66			5,488 35
Beavers Reserve Fund Fraternity	181,551 18	21,253 32	202,804 50	7,976 24	13,165 66	16,250 03		
Beavers Reserve Fund Frat. (Trustee Nat'l Frat. Lg.)	15,652 61	23,723 74	39,376 35					
Catholic Family Protective Assn.	10,191 37	8,132 56	18,323 93	821 46		2,124 98		890 00
Catholic Knights of Wisconsin	472,372 29		472,372 29		12,310 50	3,678 18		2,035 00
Concordia Mutual Aid Soc. of Wis.	2,604 50		2,604 50			399 00		
Employees Mutual Benefit Assn.	1,100 00	433 75	1,533 75					
Equitable Fraternal Union	331,312 88	41,467 57	372,780 45	20,805 78	26,486 15	19,600 00	\$1,359 83	7,981 50
Farmers Life Insurance Association	16,200 00	483 64	16,683 64	1,431 75		1,325 00		92 00
Fraternal Reserve Association	114,869 21	47,505 58	162,374 79	45,818 38	11,934 51	14,980 34	218 64	6,361 85
G. U. G. Germania	133,983 57	2,625 00	136,608 57		166 40	2,225 00		8 00
Knights of the White Cross	5,550 00		5,550 00			425 00		620 00
Polish Association of America	92,470 00		92,470 00	845 50		2,862 50		
Polish Federation of America	2,392 18		2,392 18			950 00		301 39
Scandinavian-American Fraternity	48,265 00	5,693 93	53,958 93	5,188 31	2,107 50	2,220 00	227 17	614 73
South Slavic Benevolent Union—Sloga	7,905 00	7,020 00	14,925 00			353 00		87 00
United Aid of Shoboyzan	8,100 00		8,100 00	66 00		322 00	3 00	
United Danish Societies of America	7,981 30		7,986 30	2 50		1,025 74		
United Order of Foresters	163,062 50	3,052 60	166,115 10	2,742 50	8,343 00	8,050 00	240 42	2,649 08
Wisconsin Widow and Orphan Don. Society	2,239 45		2,239 45			492 00		
Total Wisconsin Societies	\$1,278,539 42	\$229,528 34	\$1,508,067 76	\$127,743 38	\$76,256 64	\$80,939 59	\$2,049 06	\$34,733 03
SOCIETIES OF OTHER STATES								
American Insurance Union	\$1,047,426 94	\$78,085 10	\$1,125,512 04	\$126,452 91	\$108,767 34	\$43,050 00	\$5,021 19	\$56,094 60
Ancient Order United Workmen of Iowa	276,411 64		276,411 64	43,401 02	1,575 01	5,613 70	1,268 18	9,409 89
Benefit Association of Railway Employees	10,500 00	248,590 17	259,090 17	14,272 11	80,123 10	10,775 49		39,023 23
Brith Abraham (Independent Order)	1,324,550 00	16,900 00	1,341,450 00	1,304 03	846 27	8,075 00	314 60	9,991 00
Brith Abraham (U. S. Grand Lodge)	396,047 51	3,748 88	399,796 39		474 00	6,475 00	247 30	5,281 92

Brotherhood of American Yeomen	2,939,308 78	346,870 51	3,286,179 29	900,211 70	48,295 72	1,350 00	123,105 70
Catholic Order of Foresters	2,185,526 58	19,750 00	2,185,526 58	14,725 82	15,025 12		28,052 29
Columbian Circle	409,439 57	156,396 80	429,179 57	5,553 39	6,437 50	2,072 83	16,082 06
Court of Honor	1,224,551 69	15,135 00	1,380,948 55	131,741 03		1,232 85	39,490 69
Danish Brotherhood in America	196,289 73		211,424 73	26 00			2,190 00
Daughters of Norway	2,950 00		2,950 00		65 10		
Degree of Honor (Superior Lodge)	283,597 30	200 00	283,797 30	5,116 16	19,739 14	319 88	6,429 00
Fraternite Brotherhood	296,561 14	152,840 43	449,401 57	22,580 04	29,156 91		17,084 23
Grand Caribbalian Slaveholder Catholic Union	129,634 07	7,970 00	137,604 07	313 00			5,868 00
Independent Western Star Order	112,394 95	2,748 00	115,142 95	153 00	510 00		3,225 00
Knights of Columbus	1,753,782 50		1,753,782 50		250 00	4,509 96	89,949 34
Ladies of Pythias (Ins. Depl.)	1,881,975 69		1,881,975 69	125,200 19	365 90		44,681 33
Ladies Catholic Benevolent Assn.	1,821,742 74		1,821,742 74	9,893 88			28,689 68
Loyal American Life Association	287,090 53	3,044 57	290,135 10	40,677 74	8,300 44	665 97	19,281 38
Lutheran Mutual Aid Society	159,013 52		159,013 52	413 50	2,972 82		2,089 38
Luther Union	1,900 00		1,900 00				2,182 50
Macabees	5,983,794 50	842,947 53	6,826,742 03	143,332 51	343,346 56		114,855 17
Masonic Mutual Life Association	190,679 97	33,939 87	224,619 84	172,158 84	22,334 44	932 00	37,043 23
Modern Brotherhood of America	804,345 23	141,477 91	945,823 14	61,593 82		948 47	32,152 37
Modern Workmen of America	19,759,091 55	1,767,136 10	21,526,137 65		591,101 78	10,500 00	187,719 29
Mystic Workers of the World	1,118,411 50	50,910 00	1,169,311 50	154,215 89			15,808 78
Nat'l Fraternal Society in the U. S. A.	679,783 35	199,723 14	879,506 49			5,536 21	8,215 00
Nat'l Fraternal Society of the Deaf	20,762 52	8,320 00	29,082 52			1,031 81	1,736 00
National Slovak Society of U. S. A.	448,213 69	9,183 55	457,397 24				8,335 81
National Union Assurance Society	2,411,780 48	181,339 67	2,593,120 15	435,381 10	28,254 14	2,170 00	49,812 55
Order of Mutual Protection	63,101 69	1,405 92	64,507 61	352 08			3,023 90
Order of United Commercial Travelers	247,489 63	474,303 67	721,793 30				32,634 14
Plattdeutsche Grot Gilde	57,500 00	6,833 15	64,333 15			773 25	
Polish Nat. All. of the U. S. of N. A.	1,375,058 79	7,446 70	1,382,505 49	2,618 00		1,330 61	36,715 83
Progressive Order of the West	129,162 45	14,260 18	143,422 63	717 20			1,140 00
Railway Mail Association	67,844 33	71,601 14	139,445 47				3,211 00
Royal Arcanum	5,464,653 32		5,464,653 32			4,300 00	53,70 21
Royal League	617,718 75	16,229 70	633,948 45	6,562 81	42,192 90	3,250 00	17,826 66
Royal Neighbors of America	3,697,847 17	1,755 45	3,699,602 62	175,302 91	1,550 00		78,761 92
Slovene National Benefit Society	176,190 78	330,343 20	506,533 98			84 71	3,642 39
Sons of Norway	29,600 00		29,600 00	8,372 95	750 00		260 00
Supreme Tribe of Ben Hur	1,003,709 08	28,810 10	1,032,519 18	144,091 45	49,574 54	3,250 00	42,825 59
Travelers Prot. Assn. of America	169,375 00	241,577 40	410,952 40	10,008 75	36 00	549 80	16,332 89
Western Bohemian Fraternal Assn.	201,742 00		201,742 00	1,097 00	1,556 56		4,900 50
Woman's Benefit Association of the Macabees	1,642,627 79	75,023 49	1,717,651 28	109,867 00	200,806 93		78,445 98
Women's Catholic Order of Foresters	1,105,750 13		1,105,750 13	1,628 72	11,813 73	1,361 39	18,026 50
Women Circle	1,789,700 78	201,926 00	1,991,626 78	257,821 81	29,308 35	3,982 60	93,906 15
Womnen of the World	15,324,200 88	1,375,837 33	16,700,128 21	608,788 46	129,762 47		311,084 16
Total (Societies of Other States)	\$81,320,819 24	\$7,134,600 72	\$88,455,419 96	\$3,738,929 64	\$1,770,312 41	\$54,185 46	\$1,808,909 49
Total (All Licensed Fraternals)	\$82,599,358 66	\$7,364,129 06	\$89,963,487 73	\$3,866,673 02	\$1,846,569 05	\$56,234 52	\$1,843,642 52

TABLE II—Continued—DISBURSEMENTS—DECEMBER 31, 1919—FRATERNAL BENEFIT SOCIETIES.

NAME OF SOCIETY	Salaries and fees paid to supreme and all other medical examiners (17-18)	Traveling and other expenses of officers, trustees and committees (19)	Paid for collection and remittance of assessments and dues (20)	Insurance department fees (21)	Rent (22)	Advertising, printing and stationery (23)	Postage, express, telegraph and telephone (24)	Lodge supplies (25)	Official publication (26)	Expense of supreme lodge meetings (27)
WISCONSIN SOCIETIES										
Aid Association for Lutherans	\$7,434 50	\$442 12		\$180 50	\$750 00	\$2,216 65	\$806 01	\$266 50	\$1,511 49	
American Catholic Union				25 00		168 18	76 23	35 15	132 31	\$342 26
Beavers National Mutual Benefit	6,076 05	508 08	\$494 71	100 00	140 51	1,419 16	488 49		300 40	
Beavers Reserve Fund Fraternity	814 40	2,443 10	332 49	65 00	1,705 14	3,670 46	1,305 79	311 86	2,841 75	
Beavers Reserve Fund Frat. (Trustee Nat'l Frat. Lg.)										
Catholic Family Protective Assn	822 00	632 37	99 75	25 00	390 00	301 77	268 51	132 50	196 00	49 11
Catholic Knights of Wisconsin		1,148 11		206 53	641 75	1,785 93	1,134 19	362 58	1,392 08	5,016 12
Concordia Mutual Aid Soc of Wis				25 00		6 33	49 17			
Employes Mutual Benefit Assn				252 00	3,000 00	1,217 73	1,336 05	419 88	6,697 18	
Equitable Fraternal Union	543 50	2,122 44								
Farmers Life Insurance Association	728 25		3,337 34	25 00	300 00	163 85	155 71		300 00	
Fraternal Reserve Association	4,047 91	1,674 55		103 00	1,545 00	1,932 83	1,101 06	434 67	1,310 51	
G. U. G. Germania	404 00	494 71		65 00	443 05	377 54	363 17	330 26	1,191 95	1,381 60
Knights of the White Cross			1 75	55 00		3 50	23 54	31 60		
Polish Association of America	182 75	1,315 61		60 00	840 00	2,480 29	644 83		4,126 04	
Polish Federation of America	28 50	28 50		90 00	300 00	535 95	85 89	59 00	90 00	
Scandinavian-American Fraternity	461 50	72 67		90 00	300 00	358 34	306 35	545 37	963 93	
South Slavic Benevolent Union—Sloga	10 00			40 00	40 00	138 30	14 10	5 50	21 00	
United Aid of Schooygan	20 00		126 89	25 00		26 35	25 00		28 75	23 90
United Danish Societies of America	85 50	279 52	144 35	115 00		173 59	101 58			
United Order of Foresters	2,225 00	382 84		140 00	1,220 00	1,377 54	733 14	280 86	2,354 83	
Wisconsin Witlow and Orphan Don Society		5 00	53 00	25 00	5 00	171 75	36 20			
Total Wisconsin Societies	\$23,883 86	\$10,401 51	\$4,590 28	\$1,505 50	\$10,888 70	\$16,560 11	\$8,096 82	\$2,853 15	\$22,064 14	\$1,796 87
SOCIETIES OF OTHER STATES										
Amerian Insurance Union	\$26,355 75	\$9,878 20	\$11,874 56	\$608 64	\$5,040 00	\$22,452 43	\$8,936 07	\$5,138 85	\$10,971 31	\$8,984 82
Ancient Order United Workmen of Iowa		1,906 61		335 03	1,525 00	6,914 60	3,406 93	980 94	2,793 13	6,246 67
Benefit Association of Railway Employes	3,751 75	2,864 33	31,220 79	1,659 40	6,285 64	9,492 37	6,003 58	504 12	31,680 00	3,744 57
Beth Abraham (Independent Order)	1,592 37	3,690 14	83 11	243 61	2,675 00	6,172 10	3,971 48	641 21	113 25	1,638 03
Beth Abraham (U. S. Grand Lodge)		1,005 89		878 37	1,700 00	2,313 59	1,733 99		72 50	6,179 75

Brotherhood of American Yeomen	9,515 68	6,436 89	9,724 00	36,478 96	22,945 82	18,033 21	53,068 89
Catholic Order of Foresters	6,455 12	1,377 51	5,538 29	9,726 28	5,532 09	5,673 39	27,750 65
Columbian Circle	2,150 30	294 10	3,769 84	3,645 08	1,856 43	872 88	5,188 41
Court of Honor	898 90	935 84	1,626 52	10,565 31	1,878 66	18,390 03	16,289 63
Danish Brotherhood in America	1,215 83	50 00	688 35	563 60	1,005 96	4,373 02	4,373 02
Daughters of Norway		70 00		6 00	88 25	683 56	511 37
Degree of Honor (Superior Lodge)	1,901 03	583 00	1,048 00	1,439 17	1,743 31	2,476 79	4,048 78
Fraternit Brotherhood	2,607 59	282 00	4,000 00	7,461 51	2,669 62	6,994 30	2,939 25
Grand Carolinian Slavic Catholic Union	634 00	140 00	900 00	564 20	686 55		12,250 00
Independent Western Star Order	1,901 02	123 75	687 50	1,676 19	838 61		
Knights of Columbus	22,882 35	1,166 00	3,866 68	16,407 24	17,821 86	49,456 56	134,221 41
Knights of Pythias (Ins. Dept.)	4,924 44	1,211 00	6,201 96	19,919 34	11,083 69	614 19	30,484 82
Ladies Catholic Benevolent Assn.	8,264 93	495 18	1,470 00	8,341 71	8,453 41	1,389 04	17,182 75
Loyal American Life Association	4,287 71	387 00	4,313 15	2,394 31	1,987 33	343 38	4,886 69
Lutheran Mutual Aid Society	353 25	99 20		1,796 86	369 60		
Luther Union	988 25	170 04	1,088 79	1,219 30	308 22		48,409 31
Maccabees	58,070 30	2,221 68	6,317 00	20,418 12	17,069 01	15,515 66	38,151 44
Masonic Mutual Life Association	31,328 35	3,863 50	6,030 00	16,768 20	5,908 08		25,915 33
Modern Brotherhood of America	1,516 20	731 50	5,574 14	5,478 79	5,054 12	1,806 90	12,889 62
Modern Women of America	17,912 44	1,261 27	16,600 00	21,118 67	25,642 35	40,160 77	213,619 71
Mystic Workers of the World	9,485 18	118 00		11,176 61	4,863 26	4,912 44	10,051 69
National Creation Soc. in the U. S. A.	1,805 00	252 00		5,004 72	2,533 74	2,012 45	23,506 66
Nat'l Fraternal Society of the Deaf	557 39	432 00	640 00	9,880 68	275 85	156 48	670 00
National Slovak Society of U. S. A.	15 50	450 00	1,160 00	9,776 28	1,508 56		1,523 89
National Union Assurance Society	8,042 00	574 05	9,049 83	17,031 76	7,028 21		26,000 00
Order of Mutual Protection	149 00	128 83	1,030 36	559 08	336 94	468 24	1,122 71
Order of United Commercial Travelers	7,731 00	1,336 23	5,000 00	14,066 05	12,988 30	1,610 61	40,115 79
Platitudes Grof Gilde	13 22	35 00	300 00	210 75	62 60	7 95	1,280 00
Polish Nat. All. of the U. S. of N. A.	3,252 35	959 29	2,000 00	13,354 52	4,513 65		47,826 59
Progressive Order of the West	846 31	135 00	780 00	1,170 78	746 99	65 25	
Railway Mail Association	43 85	461 94	577 60	1,961 81	1,139 87		1,500 00
Royal Arcanum	7,404 68	783 50	4,410 00	20,748 49	6,021 79	148 05	2,880 95
Royal League	4,776 13	193 00	4,961 32	4,244 66	3,112 61	6,188 09	1,482 17
Royal Neighbors of America	11,853 59	770 25	10,020 56	23,268 21	20,271 07	18,482 18	53,654 13
Sloveni: National Benefit Society	2,698 74	133 00	900 00	5,439 15	1,360 26	1,659 00	24,274 88
Sons of Norway	1,120 67	192 50	880 00	268 42	479 61	590 04	3,201 70
Supreme Tribe of Ben Hur	5,756 53	767 50	7,202 91	24,435 60	7,006 52	4,979 21	20,538 28
Travelers Prof. Assn. of America	1,151 88	784 80	2,556 12	6,422 68	9,224 13	1,442 96	3,589 77
Western Bohemian Fraternal Association	631 00	155 00	442 65	463 73	338 83		4,704 83
Woman's Benefit Association of the Maccabees	6,062 96	1,022 21	10,133 37	29,271 60	14,891 02	7,199 62	24,045 25
Women's Catholic Order of Foresters	2,351 86	779 43	3,600 00	6,159 46	2,888 10		7,078 00
Woodmen Circle	4,553 63	901 52	14,410 00	35,879 63	22,579 50	11,565 59	120,955 87
Woodmen of the World	11,005 08	1,147 67	47,190 00	201,883 56	68,799 48	36,590 99	327,512 58
Total (Societies of Other States)	\$290,950 67	\$36,017 59	\$223,914 58	\$666,993 02	\$353,839 91	\$249,364 90	\$843,449 70
Total (All Licensed Fraternals)	\$314,550 54	\$37,523 09	\$234,803 28	\$683,553 13	\$361,936 73	\$252,218 05	\$845,246 57

TABLE II—Concluded—DISBURSEMENTS—DECEMBER 31, 1919—FRATERNAL BENEFIT SOCIETIES.

NAME OF SOCIETY	Legal expenses (28-29)	Furniture and fixtures (30)	Taxes, repairs and other ex- penses on real estate (31)	Loss on sale or maturity of ledger assets (41)	Decrease in book value of ledger assets (42)	All other disbursements (32-40)	Total disbursements (43)	Balance (48)
WISCONSIN SOCIETIES								
Aid Association for Lutherans.....	\$161 00	\$780 23	\$520 73	\$480 02		\$11, 678 31	\$220, 099 98	\$1, 048, 751 70
American Catholic Union.....						21, 200 36	21, 200 36	49, 948 14
Beavers National Mutual Benefit.....	117 80	613 00				3, 576 42	65, 647 30	36, 352 75
Beavers Reserve Fund Fraternity.....	1, 142 02	826 45	518 61			72, 851 76	334, 513 61	1, 422, 202 79
Beavers Reserve Fund Frat. (Trustee Nat'l Frat. Lg.)			817 94			47, 370 94	87, 565 23	1, 187 67
Catholic Family Protective Assn.....	91 40		805 67			10, 493 67	36, 375 12	258, 390 37
Catholic Knights of Wisconsin.....	20 00					3, 497 19	505, 600 47	953, 000 98
Concordia Mutual Aid Soc. of Wis.....						15 00	3, 099 00	11, 433 34
Employees Mutual Benefit Assn.....						4 75	1, 538 50	32, 309 62
Equitable Fraternal Union.....	1, 690 51	123 77	2, 994 49		\$3, 212 45	5, 819 97	475, 443 68	3, 028, 042 64
Farmers Life Insurance Association.....	45 97					3, 231 82	27, 820 33	103, 502 78
Fraternal Reserve Association.....	419 04	565 03	5, 528 73	1, 268 35		8, 730 39	271, 752 08	470, 517 45
G. U. G. Germania.....			234 17	76 50		2, 077 90	145, 059 22	408, 785 60
Knights of the White Cross.....	28 00					103 15	6, 234 54	6, 226 91
Polish Association of America.....	115 00	200 00				2, 454 12	109, 216 64	132, 735 20
Polish Federation of America.....		319 00				56 33	5, 236 74	23, 072 55
Scandinavian-American Fraternity.....	3 00	67 89				173 31	67, 659 00	195, 697 77
South Slavic Benevolent Union—Sloga.....						32 15	15, 566 05	34, 449 73
United Aid of Sheboygan.....						857 87	9, 624 76	26, 704 69
United Danish Societies of America.....	10 50	49 52				270 00	10, 239 10	69, 984 11
United Order of Foresters.....	287 00					9, 201 32	206, 342 63	375, 566 10
Wisconsin Widow and Orphan Don. Society.....						80 50	3, 007 90	1, 224 29
Total Wisconsin Societies.....	\$4, 112 14	\$3, 544 89	\$11, 420 34	\$1, 824 87	\$3, 212 45	\$179, 099 68	\$2, 135, 344 77	\$7, 737, 086 20
SOCIETIES OF OTHER STATES								
American Insurance Union.....	\$4, 919 97	\$2, 992 93				\$145, 448 70	\$1, 743, 187 52	\$849, 275 16
Ancient Order United Workmen of Iowa.....	3, 646 85	226 75	\$14, 077 28	\$350 00	\$199 63	26, 789 91	392, 531 86	1, 135, 361 79
Benefit Association of Railway Employees.....	3, 545 47	8, 146 85	127 80			43, 673 47	552, 984 24	201, 197 83
Brith Abraham (Independent Order).....	1, 127 73	161 32	945 85			211, 500 81	1, 596, 537 02	1, 266, 049 37
Brith Abraham (U. S. Grand Lodge).....	1, 778 51	199 15		3, 260 00		5, 381 34	435, 753 70	101, 042 21
Brotherhood of American Yemen.....	11, 048 66	7, 101 54	1, 699 90	10, 881 37		69, 450 90	4, 629, 691 85	3, 915, 111 07
Catholic Order of Foresters.....	5, 224 47	288 85	28 11		5, 836 99	696, 776 33	3, 084, 557 64	8, 406, 274 00
Columbian Circle.....	3, 129 78	2, 525 57	7, 734 42	540 00	3, 679 00	7, 684 17	529, 795 46	578, 988 30
Court of Honor.....	8, 323 05	1, 160 17	2, 490 35			19, 788 11	1, 708, 351 69	2, 546, 270 47
Danish Brotherhood in America.....	52 50	50 00				3, 559 68	245, 026 45	710, 034 15

Daughters of Norway.....	3 75	430 76				556 99	5 987 14	23 296 75
Degree of Honor (Superior Lodge)	155 10					23 555 29	366 911 41	1 568 104 44
Fraternl Brotherhood.....	152 25					11 835 56	594 586 51	1 745 451 46
Grand Carolinian Slavonian Catholic Union.	635 00	40 00	20 817 42	763 55		1 238 91	167 635 58	659 040 06
Independent Western Star Order.....	133 10	184 17	2 811 57			76 036 30	203 196 59	20 101 80
Knights of Columbus.....	10 481 35	4 012 22				79 774 90	2 201 136 66	9 156 013 19
Knights of Pythias (Ins. Dept.)	3 629 10	889 28				15 171 27	2 325 027 47	11 011 543 82
Ladies Catholic Benevolent Assn.	446 12	317 70				5 183 37	1 493 467 33	4 425 658 06
Loyal American Life Association.....	507 50	132 00				62 294 06	1 944 388 36	4 470 372 76
Lutheran Mutual Aid Society.....	755 93		540 17			617 41	172 963 19	306 518 15
Luther Union.....	17 55	287 95				4 788 72	17 594 34	19 166 50
Macabees.....	12 677 52	1 296 33	4 636 30	2 662 91		354 872 88	8 037 087 09	14 056 913 35
Masonic Mutual Life Association.....	2 063 93	8 764 08	2 742 74			16 870 98	1 620 974 49	1 843 945 81
Modern Brotherhood of America.....	6 777 96	3 001 27	19 798 93			6 424 08	1 449 553 39	4 228 598 11
Modern Woodmen of America.....	42 285 56	7 640 55	11 097 99	156 855 21		651 451 01	23 874 701 10	12 846 170 20
Mystic Workers of the World.....	698 27	1 613 09	1 899 06	1 015 00		7 571 30	1 419 425 51	866 428 64
National Croation Soc. in the U. S. A.	2 206 54	708 80	1 321 80			52 672 61	992 238 12	967 829 48
Nat'l Fraternal Society of the Deaf.....		218 26				710 71	221 763 76	2 494 657 18
National Slovak Society of U. S. A.	460 09	151 40	6 991 45	1 558 38		6 175 13	540 332 48	1 568 018 09
National Union Assurance Society.....	3 125 60	7 390 65	5 388 56	7 095 74		28 596 60	3 232 884 73	1 379 944 72
Order of Mutual Protection.....	388 80					329 50	75 637 95	588 842 89
Order of United Commercial Travelers.....	18 173 08	2 266 15	1 404 59	1 484 95		15 918 23	913 222 75	970 136 99
Platdeutsche Grot Gilde.....	67 00	15 56				4 267 12	74 062 40	243 910 19
Polish Nat. All. of the U. S. of N. A.	1 206 08	779 50	2 670 95			482 567 53	2 001 069 61	4 709 182 85
Progressive Order of the West.....	160 00					4 217 19	157 561 22	126 450 29
Railway Mail Association.....	3 093 35	19 15				1 061 74	162 876 05	152 643 30
Royal Arcanum.....	3 496 66	1 028 03	6 466 38	32 348 56		86 591 82	5 825 939 96	8 240 018 83
Royal League.....	348 23	1 015 25	1 568 50	2 814 42		10 734 35	763 834 06	2 494 657 18
Royal Neighbors of America.....	15 997 46	2 512 03	775 03	26 915 53		25 710 09	4 208 140 64	2 965 512 04
Slovene National Benefit Society.....	244 97	884 00	675 38	463 86		3 228 23	560 447 00	575 535 34
Sons of Norway.....	18 00	257 50				10 883 15	57 565 54	283 061 28
Supreme Tribe of Ben Hur.....	10 801 03	1 044 76	16 487 20	6 111 15		29 076 04	1 445 795 80	2 054 050 95
Travelers Prot. Assn. of America.....	13 231 74		198 33			1 854 48	527 513 10	498 879 32
Western Bohemian Fraternal Assn.....	384 53	95 75				4 894 76	222 557 57	508 657 47
Woman's Benefit Association of the Macabees.....	19 096 18	907 73	5 992 20	25 00		44 154 93	2 336 614 91	12 982 259 63
Women's Catholic Order of Foresters.....	3 169 45			1 585 55		6 366 14	1 182 326 06	3 506 998 57
Woodmen Circle.....	5 410 39	2 746 61				42 234 24	2 716 592 13	7 812 326 47
Woodmen of the World.....	38 119 72	10 156 66	130 221 31			789 026 53	19 838 456 04	36 108 361 02
Total (Societies of Other States).....	\$259 415 88	\$83 610 32	\$272 551 82	\$264 716 53		\$4 198 398 59	\$106 436 025 67	\$172 796 048 72
Total (All Licensed Fraternals).....	\$263 528 02	\$87 155 21	\$283 972 16	\$266 541 40		\$4 377 498 27	\$108 571 370 44	\$180 533 134 92

TABLE III—ASSETS—DECEMBER 31, 1919—FRATERNAL BENEFIT SOCIETIES.

NAME OF SOCIETY	Book value of real estate (1)	Loans on mortgages and other collateral (2-3)	Bonds and stocks (4)	Cash in office and deposits not on interest (5-6)	Deposits in trust companies and banks on interest (7)	Bills receivable and other ledger assets (8-10)	Total ledger assets (11)
WISCONSIN SOCIETIES							
Aid Association for Lutherans	\$16,283 76	\$398,416 33	\$656,213 70		\$7,837 91		\$1,048,751 70
American Catholic Union		36,009 00	1,000 00	\$2,948 14	10,000 00		49,948 14
Beavers National Mutual Benefit		7,800 00	7,800 00	292 68	21,760 07		36,352 75
Beavers Reserve Fund Fraternity	39,089 63	1,055,094 99	126,500 00	100 00	175,532 17	\$25,836 00	1,422,202 79
Beavers Reserve Fund Frat. (Trustee Natl. Frat. League)					1,187 67		1,187 67
Catholic Family Protective Assn.	9,217 54	207,747 10	34,204 40	7,221 33			258,890 37
Catholic Knights of Wisconsin		634,418 44	253,348 44		65,234 30	65,234 30	953,000 98
Concordia Mutual Aid Soc. of Wis.		10,400 00		1,033 34			11,433 34
Emploves Mutual Benefit Assn.			26,744 87		1,496 86	4,067 89	32,309 62
Equitable Fraternal Union	70,000 00	1,529,139 00	1,352,153 71	300 00	76,449 93		3,028,042 64
Farmers Life Insurance Association		40,150 00	51,228 30	605 48	10,649 00	870 00	103,502 78
Fraternal Reserve Association	130,212 25	177,315 54	130,305 15		28,676 65	4,007 86	470,517 45
G. U. G. Germania	6,727 63	368,925 00	22,209 66	9,757 79	1,165 52		408,785 60
Knights of the White Cross			3,100 00	2,153 27	973 64		6,226 91
Polish Association of America		118,050 00	9,415 00	5,270 20			132,735 20
Polish Federation of America		20,330 44		277 02	787 31	7,677 78	29,072 55
Scandinavian-American Fraternity		29,325 00	165,572 00		30,125 77		195,697 77
South Slavic Benevolent Union—Sloga		22,650 00	3,100 00	682 79	1,167 94	174 00	34,449 73
United Aid of Sheboygan		32,800 00	985 00	454 38	2,615 31		26,704 69
United Danish Societies of America			30,471 30	5,872 81		840 00	69,984 11
United Order of Foresters			352,822 52	16,439 68	6,303 90		375,566 10
Wisconsin Widow and Orphan Don. Society				795 84	428 45		1,224 29
Total Wisconsin Societies	\$271,532 81	\$4,024,143 40	\$2,972,525 61	\$54,204 75	\$377,208 10	\$36,548 75	\$7,737,086 20
SOCIETIES OF OTHER STATES							
American Insurance Union	\$223,607 55	\$329,279 99	\$222,416 84	\$6,619 41	\$57,194 37	\$157 00	\$849,275 16
Ancient Order United Workmen of Iowa	55,346 62	634,801 57	100,924 00	156,194 13		188,095 47	1,135,361 79
Benefit Association of Railway Employees			124,048 00	100 00	79,217 83	832 00	204,197 83
Brith Abraham (Independent Order)	29,373 90	94,600 00	887,000 00	600 00	254,475 47		1,266,049 37
Brith Abraham (U. S. Grand Lodge)			63,470 80	2,986 02	34,585 39		101,042 21

Brotherhood of American Yeomen.....	111, 654 72	2, 860, 094 50	446, 570 76	1, 500 00	492, 135 17	3, 915, 111 07
Catholic Order of Foresters.....			8, 406, 885 92		34, 588 08	8, 466, 274 00
Columbian Circle.....	65, 269 82	11, 673 67	380, 850 00	1, 117 85	118, 593 36	578, 988 30
Court of Honor.....	40, 662 99	896, 680 00	1, 508, 800 03	85 75	99, 781 09	2, 546, 270 47
Danish Brotherhood in America.....			650, 400 00	19, 634 15		710, 034 15
Daughters of Norway.....		1, 600 00	2, 500 00	263 42	18, 933 33	23, 296 75
Degree of Honor (Superior Lodge).....		3, 700 00	1, 498, 012 71	66, 391 73		1, 568, 104 44
External Brotherhood.....	119, 276 50	290, 252 58	394, 586 92	100 00	78, 446 41	1, 745, 451 46
Grand Carmilian Slavenian Catholic Union.....	17, 500 00	81, 789 00	529, 487 50	1, 000 00	29, 272 56	659, 040 06
Independent Western Star Order.....				19, 066 62	1, 035 18	20, 101 80
Knights of Cybus.....		571, 750 00	8, 758, 607 86	24, 218 08	205, 437 25	9, 560, 013 19
Knights of Pythias (Ins. Dept).....		200, 000 00	10, 187, 183 53	1, 200 00	55, 434 71	11, 011, 543 82
Ladies Catholic Benevolent Assn.....		1, 067, 447 50	2, 628, 499 08	577 06	729, 225 02	4, 425, 658 66
Loyal American Life Association.....	1, 881 14	75, 446 35	253, 500 00		129, 400 54	470, 972 76
Lutheran Mutual Aid Society.....	13, 500 00	256, 688 00	4, 000 00		17, 330 15	15, 000 00
Luther Union.....		13, 100 00	300 00		4, 532 76	19, 166 50
Macabees.....	125, 000 00		13, 160, 205 78	3, 678 51	694, 010 55	14, 056, 913 56
Masonic Mutual Life Association.....	108, 069 67	729, 813 32	616, 394 43	57, 682 86	6, 564 03	1, 813, 943 81
Modern Brotherhood of America.....	302, 570 23	2, 343, 250 00	1, 490, 966 66		91, 811 22	4, 228, 598 11
Modern Women of America.....	1, 351, 014 09	877, 175 00	7, 060, 145 63		3, 527, 835 48	12, 846, 170 20
Mystic Workers of the World.....	15, 991 66	263, 503 97	556, 152 29	17 34	30, 763 88	866, 428 64
National Creation Soc. in the U. S. A.....	17, 000 00		741, 507 31	54, 799 01	154, 085 15	967, 829 48
Natl'l Fraternal Society of the Deaf.....		149, 300 00	67, 231 40	84 60	4, 847 76	221, 763 76
National Slovak Society of U. S. A.....	91, 830 32	44, 905 84	1, 175, 322 55		255, 959 38	1, 568, 018 09
National Union Assurance Society.....	49, 453 65		1, 136, 904 51		193, 447 65	1, 379, 944 72
Order of Mutual Protection.....		570, 500 00	5, 000 00	849 58	5, 493 31	588, 842 89
Order of United Commercial Travelers.....	39, 156 00		596, 000 00	15 00	331, 494 23	970, 136 99
Platdeutsche Grot Gilde.....		198, 950 00			39, 128 19	243, 010 19
Polish Nat. All. of the U. S. of N. A.....	36, 500 00	3, 710, 500 00	688, 368 08		273, 814 77	4, 709, 182 85
Progressive Order of the West.....			103, 000 00	17, 401 17	6, 000 00	126, 450 23
Railway Mail Association.....			137, 228 91	9, 916 39	5, 500 00	152, 643 30
Royal Arcanum.....		997, 873 71	6, 167, 617 32		997, 661 25	8, 240, 018 83
Royal League.....	71, 866 55		2, 334, 949 75	2, 500 00	155, 185 40	2, 494, 637 18
Royal Neighbors of America.....	13, 500 00		1, 086, 122 85		1, 865, 889 19	2, 965, 512 04
Slovene National Benefit Society.....	11, 875 00		485, 174 56		78, 485 78	575, 535 34
Sons of Norway.....		211, 800 00	45, 000 00	3, 646 40	22, 614 88	283, 061 28
Supreme Tribe of Ben Hur.....		92, 750 00	1, 513, 036 00	250 00	217, 195 32	2, 054, 050 95
Travelers Prot. Assn. of America.....	230, 819 43		219, 123 35		276, 915 79	498, 829 32
Western Bohemian Fraternal Assn.....		123, 581 28	697, 433 40		74, 942 79	805, 652 47
Woman's Benefit Association of the Macabees.....	348, 341 80		12, 036, 778 83	58, 973 84	538, 165 16	12, 982, 250 63
Women's Catholic Order of Foresters.....			3, 258, 493 67		248, 504 90	3, 506, 998 57
Woodmen Circle.....		50, 000 00	7, 458, 120 72	7, 951 82	295, 425 03	7, 812, 326 87
Woodmen of the World.....	1, 354, 302 24		33, 720, 408 52	43, 357 93	867, 258 35	36, 106, 361 02
Total (Societies of Other States).....	\$4, 885, 373 88	\$17, 875, 797 28	\$133, 759, 638 47	\$562, 778 67	\$13, 719, 179 51	\$172, 755, 548 72
Total (All Licensed Fraternals).....	\$5, 156, 906 69	\$21, 899, 940 76	\$136, 732, 164 08	\$616, 983 42	\$14, 096, 387 61	\$180, 533, 134 92

TABLE III—Concluded—ASSETS—DECEMBER 31, 1919—TABLE IV—LIABILITIES—FRATERNAL BENEFIT SOCIETIES.

NAME OF SOCIETY	ASSETS CONCLUDED				LIABILITIES		
	Interest and rents due and accrued (17)	All other non-ledger assets (18-26)	Deduct assets not admitted (37)	Total admitted assets (38)	Total unpaid claims (19)	All other matured liabilities (20-29)	Total matured liabilities (30)
WISCONSIN SOCIETIES							
Aid Association for Lutherans	\$25,788 98	\$316,921 77		\$1,391,462 45	\$3,856 51	\$8,026 43	\$11,882 94
American Catholic Union		453 35	\$253 75	50,147 74	1,000 00		1,000 00
Beavers National Mutual Benefit	356 74	695 00	600 00	36,804 49	1,400 00	7,374 22	8,774 22
Beavers Reserve Fund Fraternity	45,236 53	25,258 86	5,000 00	1,487,698 18	100,244 25	1,815 30	102,059 55
Beavers Reserve Fund Frat. (Trustee Natl Frat. League)				1,187 67	797 00		797 00
Catholic Family Protective Assn.	4,632 68	982 46	104 49	263,901 11	1,155 70	1,320 12	2,475 82
Catholic Knights of Wisconsin	22,452 66			975,453 64	30,258 63		30,258 63
Concordia Mutual Aid Soc. of Wis.	234 83			11,668 17			
Employees Mutual Benefit Assn.	242 86		4,188 87	28,363 61		819 97	819 97
Equitable Fraternal Union	77,501 09	35,531 00		3,141,074 64	45,040 00		45,040 00
Farmers Life Insurance Association	2,292 48	4,550 22	1,919 89	198,335 68	2,709 00	535 71	3,235 71
Fraternal Reserve Association	9,598 01	28,108 40	7,655 34	500,568 52		6,886 30	6,886 30
G. U. G. Germania	4,621 61	17,273 45	8,390 55	422,287 11	11,528 06		11,528 06
Knights of the White Cross		1,110 89		7,337 89			
Polish Association of America	2,037 23			134,772 43	3,650 00		3,650 00
Polish Federation of America	201 48	47 65	1,083 64	22,238 04	200 00		200 00
Scandinavian-American Fraternity	2,643 48	6,721 55		295,067 80	700 00		700 00
South Slavic Benevolent Union—Sloga	268 97	35 80		34,754 50		31 50	31 50
United Aid of Sheboygan	508 74			27,273 43			
United Polish Societies of America	1,093 74	16,317 23	3,106 33	84,288 75			
United Order of Foresters	7,758 54	9,585 60	2,960 00	390,009 64	27,412 50	1,925 50	29,338 00
Wisconsin W. I. O. O. F. and Orphan Don. Society		125 09		1,319 29			
Total Wisconsin Societies	\$184,992 90	\$463,714 63	\$41,202 68	\$8,344,591 05	\$109,684 02	\$28,735 05	\$228,419 07
SOCIETIES OF OTHER STATES							
American Insurance Union	\$10,433 62	\$154,133 16	\$47,310 49	\$966,531 45	\$115,041 62	\$120,487 92	\$235,529 54
Anti and Anti United Workmen of Iowa	45,925 95	52,500 00	14,553 27	1,219,234 47	22,054 23	3,843 63	25,897 86
Benefit Association of Railway Employees	1,110 34	65,587 71	16,087 71	254,808 17	28,956 58	6,026 70	35,583 28
B'nai Abraham (Independent Order)	10,687 51			1,276,736 88	219,590 00	5,297 85	224,797 85
Brith Abraham (J. S. Grand Lodge)	414 78	61,670 00	1,616 80	161,510 19	94,650 00	13,632 66	108,282 66

Brotherhood of American Yewmen	66,425 28	59,428 02	74,779 91	4,471,181 43	1,174,317 48	163,062 73	1,297,380 21
Catholic Order of Foresters	131,023 35	39,065 37	433,431 94	8,202,930 78	268,646 66	719 84	269,437 50
Column in Circle	8,847 07	37,312 37	775 00	634,372 74	109,505 09	4,536 40	105,161 40
Court of Honor	40,067 15	155,791 39		2,712,129 01	119,612 06	8,143 35	118,785 41
Danish Brotherhood in America	12,161 00	20,772 65		742,967 75	6,599 09		6,590 00
Daughters of Norway	50 90	500 00	500 00	23,347 65	339 09	228 66	528 66
Degree of Honor (Superior Lodge)	28,013 48	39,788 49	13,706 56	1,622,199 85	5,283 37	4,641 57	9,924 94
Fraternal Brotherhood	12,629 26	178,711 30	10,397 33	1,926,541 61	417,499 07	20,121 63	467,090 70
Grand Caribbeian Slavic Catholic Union	6,028 11	18,874 36	5,257 99	678,635 51	37,362 68	263 44	37,625 52
Independent Western Star Order		10,971 60		31,973 49	25,859 00	4,617 49	39,467 49
Knights of Columbus	123,446 99	93,561 63	33,229 35	9,743,792 46	179,159 32	33,003 00	212,159 32
Knights of Pythias (Ins. Dept.)	201,062 69	62,711 97	10,463 51	11,264,831 97	162,440 69	126,272 41	288,712 84
Ladies Catholic Benevolent Assn.	41,668 26	106,896 68	31,216 58	4,553,097 02	37,130 23	3,548 84	40,679 07
Loyal American Life Assn. 1st in	9,651 11	53,044 48	5,000 00	528,668 35	31,380 05	52,039 26	83,419 31
Lutheran Mutual Aid Society	11,315 66	2,446 79		305,280 60	32,000 00	6,287 98	38,287 98
Luther Union	183 38	2,169 73	1,689 16	19,830 45		2,271 75	2,271 75
Maccabees	332,406 63	10,659,929 71	10,308,480 75	14,740,768 95	1,729,190 38	55,910 27	1,785,100 65
Masonic Mutual Life Association	20,782 15	356,262 77	18,234 04	2,202,756 69	31,700 37	6,087 14	37,787 51
Modern Brotherhood of America	103,454 64	125,605 59	9,800 00	4,447,858 34	195,683 31	26,010 12	221,693 13
Modern Woodmen of America	110,989 75	2,344,921 71	440,561 71	14,861,510 95	2,002,198 40	590,643 00	2,592,841 40
Mystic Workers of the World	16,905 05	123,565 58	17,440 68	989,488 59	98,240 63	5,984 91	104,174 96
National Creation Soc. in the U. S. A.	7,877 40	49,015 32	20,086 74	1,004,635 46	74,272 00	91,182 57	165,455 40
Nat'l Fraternal Society of the Deaf	2,726 60			224,490 36	1,875 00	942 65	2,817 65
National Slovak Society of U. S. A.	15,552 85	221,385 55	33,612 30	1,771,344 29	95,609 48	161,229 39	256,838 87
National Union Assurance Society	14,438 57	221,015 20	16,091 01	1,599,307 48	440,000 00	19,240 46	451,240 46
Order of Mutual Protection	8,222 31	68,371 60	62,410 47	603,026 33	12,191 01		12,191 01
Order of United Commercial Travelers	8,246 19	204,129 40	41,456 40	1,141,056 18	240,848 82	363 27	241,212 09
Plattdeutsche Grot Gilde	2,992 88	4,016 16	1,800 00	249,119 23	6,588 00	275 40	6,863 40
Polish Nat. All. of the U. S. of N. A.	64,495 47	70,110 28	70,282 36	4,773,506 24	388,305 21		388,305 21
Progressive Order of the West		9,288 71		135,739 00	19,585 47	1,300 00	20,885 47
Railway Mail Association	1,124 91		3,176 91	150,591 30	18,148 00	75 00	18,223 00
Royal Arcanum	93,409 66	627,288 04	1,413,655 28	7,547,061 25	568,921 20	847 76	568,921 06
Royal League	40,356 80	74,810 27	37,628 96	2,572,225 20	69,754 91	9,253 42	70,008 33
Royal Neighbors of America	13,692 86	482,773 22	14,211 85	3,447,766 27	477,730 82	35,700 00	513,430 82
Slovene National Benefit Society	3,581 21	8,368 32	3,894 56	585,590 31	69,185 47		69,185 47
Sons of Norway	4,371 88	2,890 00	1,850 00	288,473 16			
Supreme Tribe of Ben Hur	19,064 30	42,043 97		2,115,159 12	113,766 93	19,763 65	133,530 58
Travelers Prot. Assn of America	4,394 67		2,730 18	506,433 81	70,632 00	13,416 68	84,048 68
Western Bohemian Fraternal Assn.	16,793 86	8,900 66	7,337 40	914,014 59	6,058 00		6,058 00
Woman's Benefit Association of the Maccabees	128,571 29	250,100 19	37,617 94	13,323,313 17	211,102 76	35,985 96	247,098 72
Women's Catholic Order of Foresters	58,625 61	113,476 35	48,658 07	3,639,442 49	163,563 37		163,563 37
Woodmen Circle	139,803 33	271,800 26	172,179 98	8,051,753 28	449,772 80	190,643 03	640,416 83
Woodmen of the World	357,500 36	7,071,922 90	5,748,913 33	37,788,870 95	3,000,222 17	226,566 39	3,226,788 56
Total (Societies of Other States)	\$2,353,576 25	\$25,132,959 41	\$19,222,036 45	\$180,020,047 93	\$13,604,608 84	\$2,071,106 18	\$15,675,714 02
Total (All Licensed Fraternals)	\$2,538,509 15	\$25,596,674 04	\$19,263,239 13	\$188,304,638 98	\$13,804,292 86	\$2,099,841 23	\$15,904,133 09

TABLE V—EXHIBIT OF CERTIFICATES—DECEMBER 31, 1919—FRATERNAL BENEFITS SOCIETIES

NAME OF SOCIETY	BENEFIT CERTIFICATES IN FORCE DECEMBER 31, 1918		BENEFIT CERTIFICATES WRITTEN, REVIVED AND INCREASED DURING 1919		BENEFIT CERTIFICATES TERMIN- ATED AND DECREASED DURING 1919		BENEFIT CERTIFICATES IN FORCE DECEMBER 31, 1919	
	No.	Amount (1)	No.	Amount (2-3-5)	No.	Amount (7)	No.	Amount (8)
WISCONSIN SOCIETIES								
Aid Association for Lutherans.....	12,151	\$10,780,754 00	4,514	\$3,976,250 00	2,022	\$2,140,311 00	14,643	\$12,616,693 00
American Catholic Union.....	884	679,500 00	4	2,300 00	105	79,900 00	783	601,900 00
Beavers National Mutual Benefit.....	2,024	1,914,085 15	2,634	2,616,500 00	959	881,409 91	3,699	3,649,175 24
Beavers Reserve Fund Fraternity.....	22,594	22,374,050 00	613	491,500 00	3,098	3,312,480 00	20,109	19,553,070 00
Beavers Reserve Fund Frat. (Trustee Natl. Frat. League)	102	101,859 87					102	101,859 87
Catholic Family Protective Assn.....	1,956	1,418,610 29	235	205,250 00	66	45,971 51	2,125	1,577,888 78
Catholic Knights of Wisconsin.....	15,477	21,753,000 00	2,338	2,276,000 00	747	894,500 00	17,068	23,134,500 00
Concordia Mutual Aid Soc. of Wis.....	374	96,549 25	6	6,000 00	20	4,814 00	360	97,735 25
Employees Mutual Benefit Assn.....	367	217,100 00	7	5,250 00	24	14,225 00	350	208,125 00
Equitable Fraternal Union.....	27,768	36,026,766 49	2,071	2,249,500 40	1,075	1,305,894 36	28,764	36,970,372 13
Farmers Life Insurance Association.....	2,704	2,589,500 00	308	304,000 00	93	85,500 00	2,919	2,808,000 00
Fraternal Reserve Association.....	11,986	13,092,500 00	3,231	3,734,500 00	1,969	2,203,750 00	13,248	14,623,250 00
G. U. G. Germania.....	6,826	7,361,575 00	872	553,587 07	528	350,921 07	7,170	7,564,221 00
Knights of the White Cross.....	577	282,750 00	26	12,750 00	40	18,625 00	563	276,875 00
Polish Association of America.....	9,796	5,791,750 00	737	391,500 00	726	405,500 00	9,807	5,777,750 00
Polish Federation of America.....	812	370,700 00	231	120,900 00	95	48,100 00	948	443,500 00
Scandinavian-American Fraternity.....	6,291	4,524,300 00	1,290	940,800 00	573	321,750 00	7,017	5,143,350 00
South Slavic Benevolent Union—Sloga.....	914	442,750 00	79	39,250 00	65	40,000 00	938	442,000 00
United Aid of Sheboygan.....	572	286,000 00	73	36,500 00	66	33,000 00	579	289,500 00
United Danish Societies of America.....	1,366	882,000 00	47	30,500 00	102	53,500 00	1,311	859,000 00
United Order of Foresters.....	11,682	11,096,200 00	915	727,700 00	1,150	1,362,100 00	11,087	10,461,800 00
Wisconsin Widow and Orphan Don. Society.....	700		19		60		659	
Total Wisconsin Societies.....	122,446	\$120,329,300 05	17,921	\$16,444,517 07	13,196	\$12,707,751 85	127,171	\$124,066,065 27
SOCIETIES OF OTHER STATES								
American Insurance Union.....	69,829	\$71,540,731 60	41,376	\$43,640,527 50	17,563	\$18,744,609 73	93,642	\$96,436,649 37
Ancient Order United Workmen of Iowa.....	11,278	15,153,408 00	3,109	4,169,964 00	2,107	2,747,387 00	12,280	16,575,985 00
Benefit Association of Railway Employees.....	36,315	901,000 00	22,264	1,306,500 00	13,289	348,500 00	45,290	1,839,000 00
Brith Abraham (Independent Order).....	195,472	97,736,000 00	8,109	4,054,500 00	40,994	20,497,000 00	162,587	81,293,500 00
Brith Abraham (U. S. Grand Lodge).....	32,297	16,135,500 00	2,896	1,448,000 00	9,915	5,016,750 00	25,278	12,566,750 00

Brotherhood of American Yeomen	246,661	322,177,000 00	60,147	69,454,000 00	32,982	38,352,500 00	273,826	353,277,500 00
Catholic Order of Foresters	150,445	150,396,750 00	10,516	9,871,500 00	5,494	5,171,250 00	155,467	155,097,000 00
Columbian Circle	27,931	22,101,000 00	4,868	4,623,500 00	2,384	2,167,500 00	22,755	24,557,000 00
Court of Honor	73,935	86,671,625 00	10,041	10,332,000 00	8,442	9,433,520 00	75,534	87,510,105 00
Danish Brotherhood in America	20,861	14,353,250 00	948	524,500 00	969	572,250 00	20,810	14,305,500 00
Daughters of Norway	3,908	390,800 00	495	49,500 00	290	29,000 00	4,113	411,300 00
Degree of Honor (Superior Lodge)	25,705	22,093,032 00	5,981	5,426,450 00	3,740	3,221,281 96	27,946	24,298,200 04
Fraternal Brotherhood	22,612	23,729,312 00	3,303	2,026,000 00	2,910	2,053,566 00	23,005	23,701,740 00
Grand Carniolan Slavian Catholic Union	12,517	10,886,500 00	590	506,750 00	1,222	1,028,750 00	11,885	10,364,500 00
Independent Western Star Order	10,783	5,391,500 00	2,283	1,141,500 00	5,322	2,661,000 00	7,744	3,872,000 00
Knights of Columbus	128,935	137,214,434 33	41,695	45,091,060 00	5,209	5,538,932 00	105,421	176,766,562 33
Knights of Pythias (Ins. Dept.)	72,547	96,365,445 00	7,846	11,156,109 00	4,353	6,272,660 00	76,040	101,248,894 00
Ladies Catholic Benevolent Assn	143,151	117,631,250 00	1,755	1,855,250 00	14,218	12,817,250 00	130,688	106,674,250 00
Loyal American Life Association	16,298	17,270,761 00	1,284	1,444,900 00	1,757	2,237,242 00	15,825	16,478,419 00
Lutheran Mutual Aid Society	8,668	8,874,500 00	429	415,000 00	261	294,000 00	8,836	9,025,500 00
Luther Union	537	676,500 00	339	571,000 00	105	132,500 00	771	1,115,000 00
Macabees	294,800	354,254,159 63	19,982	20,988,500 00	21,187	22,899,112 58	293,595	352,343,547 05
Masonic Mutual Life Association	15,372	24,044,612 00	9,004	16,896,250 00	1,799	3,282,938 00	22,577	37,657,924 00
Modern Brotherhood of America	50,216	58,184,345 25	4,223	4,728,463 06	3,936	4,545,008 32	50,503	58,397,799 99
Modern Workmen of America	1,067,161	1,644,662,000 00	74,139	103,506,000 00	87,169	121,079,500 00	1,054,131	1,627,088,500 00
Mystic Workers of the World	95,294	116,137,075 00	13,474	15,385,875 00	10,932	12,276,925 00	97,836	119,246,025 00
National Creation Soc. in the U. S. A.	41,727	31,713,400 00	2,216	1,966,200 00	4,242	3,286,600 00	39,701	30,393,000 00
National Fraternal Society of the Deaf	3,640	2,719,750 00	587	561,750 00	114	90,000 00	4,113	3,191,500 00
National Slovak Society of U. S. A.	41,997	31,115,750 00	1,283	1,050,500 00	3,556	2,692,500 00	39,724	29,473,750 00
National Union Assurance Society	51,212	91,292,653 00	891	988,000 00	8,493	17,095,240 75	43,610	75,185,412 25
Order of Mutual Protection	5,757	3,873,909 00	372	198,000 00	313	174,469 00	5,826	3,897,440 00
Order of United Commercial Travelers	74,641	373,205,000 00	16,388	81,940,000 00	6,332	31,660,000 00	84,697	423,435,000 00
Plattdeutsche Got. Gild	6,662	3,331,000 00	207	103,500 00	249	124,500 00	6,620	3,310,000 00
Polish Natl. All. of the U. S. of N. A.	122,952	70,366,000 00	20,583	12,372,600 00	24,105	13,753,800 00	119,420	68,984,800 00
Progressive Order of the West	19,721	9,860,500 00	2,495	1,197,500 00	4,695	2,347,500 00	17,421	8,710,500 00
Railway Mail Association	13,103	52,412,000 00	1,978	7,912,000 00	954	3,816,000 00	14,197	56,508,000 00
Royal Arcanum	135,751	238,009,531 01	7,551	9,810,656 42	8,929	15,842,139 42	134,373	231,978,058 01
Royal League	30,038	30,900,250 00	2,644	2,466,250 00	2,472	2,660,500 00	33,280	30,706,000 00
Royal Neighbors of America	371,690	378,831,000 00	39,446	36,698,250 00	20,106	20,937,250 00	394,612	394,612,000 00
Slovene National Benefit Society	18,326	12,682,450 00	1,741	1,440,600 00	2,098	1,362,400 00	17,969	12,160,650 00
Sons of Norway	5,754	2,880,500 00	859	808,800 00	452	229,200 00	6,161	3,460,100 00
Supreme Tribe of Ben Hur	76,520	75,663,709 00	14,671	17,400,621 00	13,035	13,998,536 00	78,156	79,365,794 00
Travelers Prot. Assn. of America	66,242	331,210,000 00	25,372	126,800,000 00	9,081	45,405,000 00	82,533	412,665,000 00
Western Bohemian Fraternal Assn	19,866	17,471,250 00	631	482,750 00	626	491,000 00	19,871	17,463,000 00
Woman's Benefit Association of the Macabees	183,560	138,492,520 66	33,777	28,012,700 00	11,365	8,389,314 03	205,974	138,115,906 63
Women's Catholic Order of Foresters	73,113	71,507,250 00	5,520	4,273,750 00	2,117	1,952,700 00	76,516	73,828,300 00
Woodmen Circle	208,271	210,876,600 00	44,124	49,361,300 00	25,809	48,247,200 00	226,586	211,990,700 00
Woodmen of the World	893,615	1,187,718,754 00	215,676	249,545,775 00	147,182	263,841,254 00	992,109	1,173,423,275 00
Total (Societies of Other Status)	5,282,956	\$6,790,826,267 48	790,178	\$1,016,065,100 98	594,872	\$801,844,025 79	5,478,162	\$7,005,047,342 67
Total (All Licensed Fraternals)	5,405,402	\$6,911,155,567 53	808,099	\$1,032,509,618 05	608,068	\$814,551,777 64	5,605,333	\$7,129,113,407 94

TABLE VI—CEASED CERTIFICATES—MODE OF TERMINATION—DECEMBER 31, 1919—FRATERNAL BENEFIT SOCIETIES

NAME OF SOCIETY	By Death		By Lapse		Other Terminations		By Decrease
	No.	Amount	No.	Amount	No.	Amount	Amount
WISCONSIN SOCIETIES							
Aid Association for Lutherans.....	79	\$73,783 00	1,943	\$2,033,526 00			\$33,002 00
American Catholic Union.....	23	19,000 00	82	60,400 00			500 00
Beavers National Mutual Benefit.....	23	24,439 09	936	856,970 82			
Beavers Reserve Fund Fraternity.....	140	130,480 00	1,182	1,063,700 00	1,776	\$2,118,300 00	
Beavers Reserve Fund Fraternity (Trustee Nat'l. Fraternal League)							
Catholic Family Protective Assn.....	24	11,347 07	23	18,500 00	19	14,691 44	1,433 00
Catholic Knights of Wisconsin.....	209	336,000 00	248	243,500 00	290	315,000 00	
Concordia Mutual Aid Soc. of Wis.....	14	2,604 50	6	2,209 50			
Employees Mutual Benefit Assn.....	1	100 00	14	9,625 00	9	4,500 00	14,225 00
Equitable Fraternal Union.....	240	346,303 55	752	834,500 00	83	118,090 81	7,000 00
Farmers Life Insurance Association.....	13	12,000 00	78	71,500 00	2	2,000 00	
Fraternal Reserve Association.....	103	115,500 00	1,023	1,100,500 00	843	978,750 00	9,000 00
G. U. G. Germania.....	106	133,983 57	422	216,937 50			
Knights of the White Cross.....	11	5,250 00	29	13,375 00			
Polish Association of America.....	146	91,200 00	580	314,300 00			
Polish Federation of America.....	3	1,400 00	92	46,700 00			
Scandinavian-American Fraternity.....	80	48,265 00	493	273,485 00			
South Slavic Benevolent Union—Sloga.....	8	4,250 00	57	35,750 00			
United Aid of Sheboygan.....	17	8,500 00	6	3,000 00	43	21,500 00	
United Danish Societies of America.....	13	7,981 30	89	45,518 70			
United Order of Foresters.....	150	155,375 00	1,360	1,196,375 00		3,350 00	7,000 00
Wisconsin Widow and Orphan Don. Society.....	11		49				
Total Wisconsin Societies.....	1,204	\$1,191,682 08	9,202	\$8,187,247 52	2,766	\$3,256,682 25	\$57,935 00
SOCIETIES OF OTHER STATES							
American Insurance Union.....	942	\$910,443 65	16,468	\$17,616,628 58			\$84,500 00
Ancient Order United Workmen of Iowa.....	202	291,164 00	1,905	2,414,383 00	153	\$133,037 50	41,840 00
Benefit Association of Railway Employees.....	176	4,500 00	13,113	344,000 00			
Brith Abraham (Independent Order).....	1,981	990,500 00	39,013	19,506,500 00			
Brith Abraham (U. S. Grand Lodge).....	753	375,500 00	9,162	4,641,250 00			

Brotherhood of American Yocmen	2,170	2,878,000 00	30,812	34,746,500 00			729,000 00
Catholic Order of Foresters	1,650	1,716,750 00	3,835	3,441,000 00		38,500 00	13,500 00
Columbian Circle	350	426,332 82	2,006	1,702,000 00	28		667 18
Court of Honor	812	1,061,450 00	7,630	8,282,540 00			149,350 00
Danish Brotherhood in America	230	169,985 00	739	402,265 00			
Daughters of Norway	33	3,300 00	257	25,700 00			
Degree of Honor (Superior Lodge)	283	254,304 00	3,437	2,966,917 96			
Fraternita Brotherhood	201	321,200 00	2,619	1,723,866 00			8,500 00
Grand Camellian Slavonian Catholic Union	132	114,250 00	1,690	914,500 00			
Independent Western Star Order	175	87,500 00	5,147	2,573,500 00			
Knights of Columbus	1,250	1,337,887 00	3,959	4,176,150 00			24,895 00
Knights of Pythias (Ins. Dept.)	1,157	1,738,595 46	2,353	3,207,237 00	843	1,084,346 00	242,481 54
Ladies Catholic Benevolent Assn.	1,663	1,453,750 00	12,555	10,006,250 00		1,352,250 00	
Loyal American Life Association	242	274,536 50	1,503	1,951,733 50	12	10,972 00	
Lutheran Mutual Aid Society	141	142,500 00	120	121,500 00			
Luther Union	1	1,000 00	104	131,500 00			
Macabees	4,295	5,488,168 97	16,892	17,410,943 61			
Masonic Mutual Life Association	113	157,550 00	1,672	2,988,500 00	14	21,000 00	115,888 00
Modern Brotherhood of America	617	706,796 06	3,162	3,572,082 51	157	229,500 00	36,628 75
Modern Women of America	10,949	18,082,000 00	75,807	97,592,500 00	413	839,500 00	4,565,500 00
Mystic Workers of the World	853	1,039,800 00	8,693	9,580,900 00	1,386	1,586,875 00	69,350 00
National Croatian Soc. in the U. S. A.	922	710,400 00	3,320	2,576,200 00			
Nat'l Fraternal Society of the Deaf	27	18,500 00	87	69,750 00			1,750 00
National Slovak Society of U. S. A.	491	359,892 50	2,822	2,135,770 00	243	168,250 00	28,587 50
National Union Assurance Society	1,042	2,378,240 75	7,172	11,830,000 00	279	723,000 00	2,164,000 00
Order of Mutual Protection	85	66,020 00	228	108,449 00			
Order of United Commercial Travelers	744	3,720,000 00	4,562	22,810,000 00	1,026	5,130,000 00	
Plattdeutsche Grot Gilde	1,307	56,000 00	137	68,500 00			
Polish Nat. All. of the U. S. of N. A.	201	784,800 00	22,783	12,934,700 00	15	12,000 00	222,390 00
Progressive Order of the West	201	100,500 00	4,304	2,152,000 00	190	95,000 00	
Railway Mail Association	21	84,000 00	933	3,732,000 00			
Royal Arcanum	2,693	5,022,879 43	6,236	8,726,638 00			2,092,611 99
Royal League	344	548,500 00	2,128	2,072,500 00			39,500 00
Royal Neighbors of America	2,791	2,816,750 00	17,315	16,834,000 00			1,286,500 00
Slovenic National Benefit Society							
Sons of Norway	62	28,000 00	390	201,200 00			
Supreme Tribe of Ben Hur	947	979,263 50	12,033	12,958,182 50	55	61,060 00	28,100 00
Travelers Prot. Assn. of America	628	3,140,000 00	7,972	39,860,000 00	481	2,405,000 00	22,513,300 00
Western Bohemian Fraternal Assn.	206	176,500 00	420	307,500 00		7,000 00	89,637,750 00
Woman's Benefit Association of the Macabees	1,895	1,536,837 13	9,401	6,749,326 90	67	52,500 00	50,650 00
Women's Catholic Order of Foresters	1,000	1,051,350 00	1,117	873,250 00			
Woodmen Circle	1,971	1,997,200 00	23,838	23,736,700 00			
Woodmen of the World	8,916	12,138,666 00	132,483	56,782,838 00	5,783	105,312,000 00	
Total (Societies of Other States)	57,875	\$77,742,152 77	521,754	\$479,530,352 56	11,145	\$119,261,790 50	\$123,947,329 96
Total (All Licensed Fraternals)	59,079	\$78,933,814 85	530,956	\$487,717,600 08	13,911	\$122,518,472 75	\$124,005,264 96

TABLE VII—EXHIBIT OF CLAIMS—DECEMBER 31, 1919—FRATERNAL BENEFIT SOCIETIES

NAME OF SOCIETY	CLAIMS UNPAID DEC. 31, 1918		CLAIMS INCURRED DURING 1919		CLAIMS PAID DURING 1919		CLAIMS COMPROMISED, SCALED DOWN OR RESCUT DURING 1919		CLAIMS UNPAID DEC. 31, 1919	
	No.	Amount	No.	Amount	No.	Amount	No.	Amount	No.	Amount
WISCONSIN SOCIETIES										
Aid Association for Lutherans.....	27	\$20,806 86	79	\$73,783 00	101	\$90,733 35			5	\$3,856 51
American Catholic Union.....	2	1,500 00	23	19,000 00	24	19,500 00			1	1,000 00
Beavers National Mutual Benefit.....	5	4,400 00	23	24,439 09	26	27,439 09			2	1,400 00
Beavers Reserve Fund Fraternity.....	74	72,640 00	140	130,480 00	182	172,573 33		\$1,866 67	30	28,680 00
Beavers Reserve Fund Frat. (Trustee Nat. Frat. Lg.)	3	2,292 36	15	14,157 25	17	15,652 61			1	797 00
Catholic Family Protective Assn.....			24	11,347 07	21	10,191 37				
Catholic Knights of Wisconsin.....		51,449 67		451,181 25		472,372 29			3	1,155 70
Concordia Mutual Aid Soc. of Wis.....			14	2,604 50	14	2,604 50				30,258 63
Employees Mutual Benefit Assn.....	2	1,000 00	1	100 00	3	1,100 00				
Equitable Fraternal Union.....	65	84,500 00	240	346,303 55	272	381,370 03	1	4,433 52	32	45,000 00
Farmers Life Insurance Association.....	11	6,900 00	13	12,000 00	21	16,200 00			3	2,700 00
Fraternal Reserve Association.....	25	17,403 15	104	100,217 16	126	114,869 21		2,751 10		
G. U. G. Germania.....	36	35,613 08	83	110,025 26	106	133,983 57	3	1,267 71	13	11,528 06
Knights of the White Cross.....			11	5,250 00	11	5,250 00				
Polish Association of America.....	18	8,495 00	146	91,200 00	148	92,470 00	6	3,575 00	10	3,650 00
Polish Federation of America.....	4	1,200 00	3	1,400 00	5	2,392 18		7 82	2	200 00
Scandinavian-American Fraternity.....	10	4,975 00	72	43,990 00	80	48,265 00			2	700 00
South Slavic Benevolent Union—Sloga.....	7	4,200 00	8	4,250 00	15	8,450 00				
United Aid of Shoboyran.....	3	1,500 00	17	8,500 00	20	8,100 00		1,900 00		
United Danish Societies of America.....			13	7,981 30	13	7,981 30				
United Order of Foresters.....	30	32,000 00	150	155,375 00	159	163,062 50		500 00	21	23,812 50
Wisconsin Widow and Orphan Don. Society.....			11	2,239 48	11	2,239 48				
Total Wisconsin Societies.....	322	\$299,423 45	\$11,190	\$1,164,642 66	1,375	\$1,324,427 52	12	\$15,160 82	125	\$124,479 77
SOCIETIES OF OTHER STATES										
American Insurance Union.....	5	\$1,592 47	22	\$12,365 95	24	\$12,872 27		\$990 00	1	\$96 15
Ancient Order United Workmen of Iowa.....	19	19,663 13	202	291,164 70	204	275,783 64	2	12,989 96	17	22,054 23
Benefit Association of Railway Employees.....	950	38,759 98	6,901	249,286 77	6,644	259,090 17	434		773	28,956 58
Brith Abraham (Independent Order).....	1,099	549,500 00	1,981	990,500 00	2,650	1,324,550 00	3	1,950 00	427	213,500 00
Brith Abraham (U. S. Grand Lodge).....	243	120,650 00	753	375,528 26	806	396,047 51		5,480 75	190	94,650 00
Brotherhood of American Yeomen.....	1,174	1,945,282 99	3,555	3,359,714 50	4,137	3,283,155 79	63	887,774 22	529	1,134,067 48
Catholic Order of Foresters.....	744	749,591 66	1,659	1,716,750 00	2,144	2,185,596 58	3	5,118 42	256	1,268,696 66
Columbian Circle.....	96	98,975 96	391	477,867 64	388	439,179 57	14	45,688 25	85	101,975 78
Court of Honor.....	249	288,445 46	1,600	1,220,263 33	1,753	1,381,017 02	11	17,049 71	85	110,642 06
Danish Brotherhood in America.....	29	20,500 00	230	169,935 00	247	183,935 00			12	6,500 00

Daughters of Norway	1	100 00	33	3,300 00	31	2,950 00	150 00	3	300 00
Degree of Honor (Superior Lodge)	39	34,416 67	284	254,564 00	314	233,737 30	3,867 40	9	5,183 37
Fraternal Brotherhood	526	441,836 67	773	449,383 57	737	449,383 57	1,000 00	556	445,327 50
Grand Carniolian Slavonian Catholic Union	35	53,816 15	243	122,150 00	264	137,604 07	2,280 05	14	37,362 08
Independent Western Star Order	98	53,025 00	221	90,248 00	275	115,142 95		44	25,880 00
Knights of Columbus	575	603,492 86	1,250	1,337,951 33	1,640	1,753,782 50	7,809 00	169	179,852 69
Knights of Pythias (Ins. Dept.)	201	315,708 45	1,157	1,739,762 72	1,280	1,881,975 69	11,055 05	78	162,440 43
Ladies Catholic Benevolent Assn.	503	409,073 10	1,663	1,433,750 00	2,104	1,891,742 74	3,950 13	62	37,130 23
Loyal American Life Association	75	68,078 44	242	257,165 87	274	287,080 53	6,773 73	43	31,380 05
Lutheran Mutual Aid Society	43	48,500 00	126	142,513 52	141	159,013 52		28	32,000 00
Lutheran Union	1	900 00	1	1,000 00	2	1,900 00			
Maccabees	4,254	3,733,430 57	8,173	6,593,180 03	8,248	6,820,050 05	419,921 00	3,813	3,086,639 55
Masonic Mutual Life Association	47	64,481 17	113	157,809 17	119	190,679 97		20	31,700 37
Modern Brotherhood of America	314	278,173 90	1,034	892,828 37	1,045	945,823 14	29,496 12	256	195,683 01
Modern Women of America	3,589	5,385,151 65	11,364	18,925,500 00	13,679	21,528,137 65	780,315 60	1,207	2,002,198 40
Mystic Workers of the World	216	244,098 40	1,435	1,095,325 00	1,504	1,169,271 50	71,911 85	104	98,240 05
National Creation Soc. in the U. S. A.	51	26,598 16	1,809	963,407 16	1,748	870,122 49		112	59,872 83
Nat'l. Fraternal Society of the Dof	44	7,340 00	113	26,605 00	437	29,082 52	2,987 48	119	1,875 00
National Slovak Society of U. S. A.	290	183,430 67	730	369,576 05	852	457,397 24		188	95,609 48
National Union Assurance Society	257	478,000 00	1,321	2,538,990 75	1,381	2,592,530 48	4,460 27	197	440,000 00
Order of Mutual Protection	22	13,828 86	93	64,949 36	96	64,537 61	2,079 60	19	12,191 01
Order of United Commercial Travelers	661	270,346 85	3,691	729,698 29	3,656	638,700 30	100,496 02	670	240,848 82
Platitudes Grot Gilde	147	6,908 30	749	64,012 65	739	64,333 15		157	6,588 00
Polish Nat. Ali. of the U. S. of N. A.	1,875	1,028,833 07	1,322	796,800 00	2,324	1,382,505 49	54,872 37	868	388,305 21
Progressive Order of the West	171	50,850 00	402	111,550 00	513	143,100 00		62	19,300 00
Railway Mail Association	23	18,658 00	827	158,622 47	814	139,445 47	19,687 00	18	18,148 00
Royal Arcanum	556	1,033,817 32	2,700	5,036,530 43	2,953	5,464,653 32	37,620 23	290	568,074 20
Royal Leigue	112	145,734 82	365	578,276 34	421	633,948 45	29,307 80	54	60,754 91
Royal Neighbors of America	1,360	1,365,242 03	2,803	2,819,720 45	3,679	3,699,602 62	61,129 04	446	424,230 82
Slovene National Benefit Society	255	125,326 25	10,559	450,383 20	10,641	506,533 98		173	69,185 47
Sons of Norway	3	1,600 00	62	28,000 00	65	29,600 00			
Supreme Tribe of Ben Hur	171	171,620 67	1,027	1,008,644 97	1,096	1,032,519 18	33,989 53	96	113,766 93
Travelers Prot. Assn. of America	595	86,125 00	2,766	476,084 40	2,751	410,952 40	80,675 00	610	70,582 00
Western Bohemian Fraternal Assn.	30	31,300 00	206	176,500 00	229	201,742 00		7	6,058 00
Woman's Benefit Association of the Maccabees	413	327,846 23	2,084	1,547,460 89	2,265	1,653,251 55	27,572 13	227	194,483 44
Women's Catholic Order of Foresters	252	221,518 50	1,000	1,051,350 00	1,071	1,105,750 13	3,555 00	181	163,563 37
Woodmen Circle	728	699,723 65	2,030	2,049,888 92	2,320	1,991,626 78	308,211 99	419	449,773 80
Woodmen of the World	7,377	9,332,238 21	9,606	13,217,710 46	13,680	16,738,898 74	2,810,827 76	1,633	3,000,222 17
Total (Societies of Other States)	30,518	\$31,187,121 47	92,093	\$76,612,087 75	104,415	\$87,150,306 63	\$5,893,042 46	15,227	\$14,755,860 13
Total (All Licensed Fraternals)	30,840	\$31,486,546 92	93,283	\$77,776,730 41	105,790	\$88,474,734 15	\$5,908,203 28	15,352	\$14,880,339 90

TABLE VIII—BUSINESS IN WISCONSIN—EXHIBIT OF CERTIFICATES—DECEMBER 31, 1919—FRATERNAL BENEFIT SOCIETIES

NAME OF SOCIETY	BENEFIT CERTIFICATES IN FORCE IN WISCONSIN DEC. 31, 1918			BENEFIT CERTIFICATES WRITTEN, REVIVED, TRANSFERRED AND IN- CREASED IN WISCONSIN DURING 1919			BENEFIT CERTIFICATES TERMIN- ATED, TRANSFERRED AND DE- CREASED IN WISCONSIN DURING 1919			BENEFIT CERTIFICATES IN FORCE IN WISCONSIN DECEMBER 31, 1919		
	No.	Amount	No.	Amount	No.	Amount	No.	Amount	No.	Amount	No.	Amount
WISCONSIN SOCIETIES												
Aid Association for Lutherans	5,249	\$5,346,043 00	1,844	\$1,833,750 00	1,460	\$1,640,134 00	5,633	\$5,539,659 00				
American Catholic Union	884	679,500 00	4	2,300 00	105	79,900 00	783	601,900 00				
Beavers National Mutual Benefit	1,929	1,818,585 15	2,453	2,433,200 00	874	800,109 91	3,508	3,451,675 24				
Beavers Reserve Fund Fraternity	22,363	22,085,250 00	613	491,500 00	3,016	3,246,880 00	19,960	19,329,870 00				
Beavers Reserve Fund Frat. Trustee Natl. Frat. League)							102	101,859 87				
Catholic Family Protective Assn.	1,956	1,418,610 29	235	205,250 00	66	45,971 51	2,125	1,577,888 78				
Catholic Knights of Wisconsin	15,477	21,753,000 00	2,336	2,276,000 00	747	894,500 00	17,068	23,134,500 00				
Concordia Mutual Aid Soc. of Wis	374	96,549 25	6	6,000 00	20	4,814 00	360	97,735 25				
Employees Mutual Benefit Assn.	367	217,100 00	7	5,250 00	24	14,225 00	350	208,125 00				
Equitable Fraternal Union	19,360	25,841,013 89	1,019	1,145,000 00	568	731,120 36	19,811	26,254,893 53				
Farmers Life Insurance Association	2,704	2,589,500 00	308	304,000 00	93	85,500 00	2,919	2,808,000 00				
Fraternal Reserve Association	9,742	10,604,250 00	1,789	2,077,500 00	1,266	1,385,500 00	10,265	11,296,250 00				
G. U. G. Germania	6,826	7,361,575 00	872	553,567 07	528	350,921 07	7,170	7,564,221 00				
Knights of the White Cross	128	62,500 00	3	250 00	125	1,250 00	125	61,500 00				
Polish Association of America	4,881	2,765,750 00	386	190,900 00	411	179,400 00	4,856	2,777,250 00				
Polish Federation of America	534	231,900 00	138	68,700 00	37	14,800 00	635	285,800 00				
Scandinavian-American Fraternity	4,128	3,182,950 00	852	113,100 00	271	174,800 00	4,709	3,121,250 00				
South Slavic Benevolent Union—Sloga	914	442,750 00	79	39,250 00	65	40,000 00	928	442,000 00				
United Aid of Sheboygan	572	286,000 00	73	36,500 00	66	33,000 00	579	289,500 00				
United Danish Societies of America	449	320,000 00	19	10,750 00	32	19,250 00	436	311,500 00				
United Order of Foresters	4,298	4,097,250 00	287	202,000 00	552	486,650 00	4,033	3,812,600 00				
Wisconsin Widow and Orphan Don. Society	700		19		60		659					
Total Wisconsin Societies	88,358	\$89,447,076 58	110,003	\$9,718,767 07	9,517	\$9,334,225 85	89,946	\$89,933,477 67				
SOCIETIES OF OTHER STATES												
American Insurance Union			294	\$208,600 00	10	\$9,000 00	284	\$199,600 00				
Ancient Order United Workmen of Iowa			72	114,000 00	19	32,000 00	53	82,000 00				
Benefit Association of Railway Employees	2,000	\$17,500 00	1,573	140,000 00	880	4,500 00	2,693	183,000 00				
Brith Abraham (Independent Order)	1,206	603,000 00	7	3,500 00	743	371,500 00	470	235,000 00				
Brith Abraham (U. S. Grand Lodge)	561	259,500 00	29	14,500 00	243	122,000 00	347	173,000 00				
Brotherhood of American Yeomen	7,445	8,936,000 00	3,561	4,088,500 00	1,698	2,030,000 00	9,308	10,994,500 00				
Catholic Order of Foresters	20,116	20,945,090 00	2,251	2,065,500 00	774	778,500 00	21,593	22,232,000 00				
Columbian Circle	716	622,500 00	24	21,250 00	64	58,750 00	676	588,000 00				
Court of Honor	861	894,000 00	494	588,500 00	232	275,500 00	1,123	1,207,000 00				
Danish Brotherhood in America	1,854	1,392,750 00	180	135,000 00	187	142,500 00	1,817	1,385,250 00				

Daughters of Norway.....	1,044	104,400 00	80	8,000 00	51	5,100 00	1,073	107,300 00
Degree of Honor (Superior Lodge).....	436	302,750 00	337	267,500 00	88	60,750 00	685	509,500 00
Fraternal Brotherhood.....	244	262,275 00	36	25,000 00	7	283,817 00	273	283,817 00
Grand Carmilian Slavenian Catholic Union.....	540	394,250 00	18	13,000 00	53	35,500 00	505	371,750 00
Independent Western Star Order.....	336	168,000 00	16	8,000 00	132	76,000 00	200	100,000 00
Knights of Columbus.....	3,280	3,553,850 00	1,483	1,632,000 00	137	143,150 00	4,626	5,042,700 00
Knights of Pythias (Ins. Dept.).....	989	1,348,074 00	557	941,000 00	91	156,147 00	1,455	2,132,927 00
Ladies Catholic Benevolent Assn.....	111	104,000 00	10	9,000 00	101	65,450 00	101	105,000 00
Loyal American Life Association.....	617	636,000 00	206	225,250 00	108	73,000 00	715	706,100 00
Lutheran Mutual Aid Society.....	1,786	1,798,000 00	82	84,000 00	73	73,000 00	1,795	1,809,000 00
Luther Union.....	36	40,000 00	11	19,000 00	221	150,000 00	47	59,000 00
Maccabees.....	5,325	5,480,000 00	111	129,000 00	221	150,000 00	5,215	5,459,000 00
Masonic Mutual Life Association.....	2,721	2,842,944 95	6	13,000 00	239	247,908 41	2,751	2,860,176 95
Modern Brotherhood of America.....	58,567	88,985,500 00	269	265,140 41	3,889	5,665,500 00	57,842	87,862,000 00
Modern Women of America.....	16,324	18,995,475 00	3,176	3,575,100 00	1,492	1,663,375 00	18,018	20,907,200 00
Mystic Workers of the World.....	758	560,400 00	89	70,000 00	114	79,600 00	753	551,400 00
National Creation Soc. in the U. S. A.....	1,766	73,500 00	35	36,230 00	8	8,000 00	125	101,750 00
Nat'l Fraternal Society of the Deaf.....	545	366,500 00	19	13,250 00	43	28,750 00	521	351,000 00
National Slovak Society of U. S. A.....	1,002	1,831,021 00	16	23,500 00	135	305,000 00	883	1,549,521 00
National Union Assurance Society.....	256	207,000 00	18	10,250 00	10	9,000 00	264	208,250 00
Order of Mutual Protection.....	3,543	17,715,000 00	677	3,385,000 00	286	1,430,000 00	3,934	19,670,000 00
Order United Commercial Travelers.....	207	103,500 00	25	12,500 00	7	3,500 00	225	112,500 00
Platdeutsche Grot Glide.....	5,350	2,960,400 00	792	451,600 00	1,018	572,400 00	5,124	2,829,600 00
Polish Nat. All. of the U. S. of N. A.....	509	254,500 00	25	12,500 00	60	30,000 00	474	237,000 00
Progressive Order of the West.....	280	1,040,000 00	31	124,000 00	27	108,000 00	264	1,056,000 00
Railway Mail Association.....	1,907	3,083,564 00	93	119,500 00	145	265,241 00	1,855	2,937,823 00
Royal Arcanum.....	1,756	2,530,750 00	269	234,500 00	146	142,250 00	1,879	2,623,000 00
Royal League.....	24,605	23,612,500 00	3,616	3,315,250 00	2,337	2,251,500 00	25,884	24,676,250 00
Royal Neighbors of America.....	491	282,550 00	48	37,350 00	17	9,500 00	522	310,400 00
Slovene National Benefit Society.....	997	434,600 00	89	77,000 00	53	23,300 00	1,033	488,300 00
Sons of Norway.....	3,301	16,505,000 00	12	18,662 00	32	29,700 00	391	416,412 00
Supreme Tribe of Ben Hur.....	2,884	2,416,750 00	1,109	5,545,000 00	333	1,665,000 00	4,077	20,385,000 00
Travelers Prot. Assn. of America.....	5,589	4,216,138 26	102	84,000 00	94	90,000 00	2,892	2,410,750 00
Western Bohemian Fraternal Assn.....	9,986	9,399,250 00	784	667,150 00	371	243,300 00	6,002	4,639,988 26
Woman's Benefit Association of the Maccabees.....	9,986	9,399,250 00	1,586	1,191,750 00	258	222,050 00	11,314	10,398,950 00
Women's Catholic Order of Foresters.....	1,286	1,085,600 00	141	127,200 00	187	279,300 00	1,240	933,500 00
Woodmen Circle.....	6,991	8,958,939 00	1,119	1,533,050 00	1,165	2,106,798 00	7,025	8,335,191 00
Woodmen of the World.....	200,857	\$256,791,981 21	28,812	\$36,217,202 41	18,307	\$22,078,777 41	210,362	\$270,930,406 21
Total (Societies of Other States).....	289,215	\$346,239,057 79	39,815	\$45,935,969 48	27,824	\$31,413,003 26	300,308	\$360,863,883 88
Total (All Licensed Fraternals).....								

TABLE IX.—BUSINESS IN WISCONSIN—EXHIBIT OF CLAIMS—DECEMBER 31, 1919—FRATERNAL BENEFIT SOCIETIES

NAME OF SOCIETY	CLAIMS UNPAID IN WISCONSIN DEC. 31, 1918		CLAIMS INCURRED IN WISCONSIN DURING 1919		CLAIMS PAID IN WISCONSIN DURING 1919		CLAIMS COMPROMISED, SCALED DOWN AND REJECTED IN WISCONSIN DURING 1919		CLAIMS UNPAID IN WISCONSIN DEC. 31, 1919	
	No.	Amount	No.	Amount	No.	Amount	No.	Amount	No.	Amount
WISCONSIN SOCIETIES										
Aid Association for Lutherans.....	8	\$7,056 86	33	\$33,283 00	38	\$27,839 86			3	\$2,500 00
American Catholic Union.....	2	1,500 00	23	19,000 00	24	19,000 00			1	1,000 00
Beavers National Mutual Benefit.....	5	4,400 00	23	24,439 09	26	27,439 09			2	1,400 00
Beavers Reserve Fund Fraternity.....	73	71,040 00	139	129,680 00	180	170,173 33		1,866 67	30	28,680 00
Beavers Reserve Fund Frat. (Trustee Nat. Frat. Lg.)	3	2,292 36	15	14,157 25	17	15,652 61			1	797 00
Catholic Family Protective Assn.....			24	11,347 07	21	10,191 37			3	1,155 70
Catholic Knights of Wisconsin.....		51,449 67		451,181 25		472,372 29				30,258 63
Concordia Mutual Aid Soc. of Wis.....	2	1,000 00	14	2,604 50	14	2,604 50				
Employees Mutual Benefit Assn.....	40	53,000 00	182	263,803 55	196	278,870 03	1	4,433 52	25	33,500 00
Equitable Fraternal Union.....										
Farmers Life Insurance Association.....	11	6,900 00	13	12,000 00	21	16,200 00			3	2,700 00
Fraternitas Reserve Association.....	22	15,261 40	90	87,284 40	112	102,545 80				
G. U. G. Germania.....	36	35,613 08	83	110,025 26	106	133,983 57		126 71	13	11,528 06
Knights of the White Cross.....			1	250 00		250 00				
Polish Association of America.....	7	2,870 00	62	40,800 00	63	41,170 00	1	900	5	1,600 00
Polish Federation of America.....			2	700 00	2	700 00				
Scandinavian-American Fraternity.....	3	3,000 00	51	31,625 00	53	34,225 00			1	400 00
South Slavic Benevolent Union—Sloga.....	7	4,200 00	8	4,250 00	15	8,450 00				
United Aid of Sietoyogai.....	3	1,500 00	17	8,500 00	20	8,100 00		1,900 00		
United Danish Society of America.....			5	4,180 99	5	4,180 99				
United Order of Foresters.....	13	13,500 00	49	51,250 00	59	62,250 00			3	2,500 00
Wisconsin Widow and Orphan Don. Society.....			11	2,239 45	11	2,239 45				
Total Wisconsin Societies.....	235	\$223,133 70	846	\$851,519 56	987	\$977,665 60	4	\$9,226 90	90	\$87,750 76
SOCIETIES OF OTHER STATES										
American Insurance Union.....	3	\$1,500 00	3	\$2,500 00	6	\$4,000 00				
Ancient Order United Workmen of Iowa.....										
Benefit Association of Railway Employees.....	45	2,250 95	521	17,689 33	495	17,917 44	37		54	\$2,022 84
Beth Abraham (Independent Order).....	8	4,000 00	6	3,000 00	11	5,500 00			3	1,500 00
Brith Abraham (U. S. Grand Lodge).....	2	1,000 00	12	6,000 00	13	6,408 25		\$91 75	1	500 00
Brotherhood of American Yeomen.....	26	31,400 00	114	64,710 00	115	64,461 06			22	12,330 00
Catholic Order of Foresters.....	107	101,500 00	167	172,000 00	251	249,000 00	3	19,318 94	23	24,500 00
Columbian Circle.....	4	3,250 00	3	3,250 00	9	6,500 00				
Court of Honor.....	3	1,300 00	34	3,894 07	35	6,584 07			2	540 00
Danish Brotherhood.....	3	1,250 00	13	12,000 00	15	12,750 00			1	500 00

Daughters of Norway.....	7	700 00	6	550 00		50 00	1	100 00
Degree of Honor (Suprior Lodge).....	8	6,500 00	8	6,500 00				
Fraternit Brotherhood.....	8	1,75 71	8	1,675 71			1	650 00
Grand Carniolan Slavonian Catholic Union.....	9	2,800 00	12	5,550 00			3	1,500 00
Independent Western Star Order.....	8	3,100 00	6	2,100 00				
Knights of Columbus.....	22	22,000 00	31	35,000 00			1	1,000 00
Knights of Pythias (Ins. Dept).....	11	19,661 32	13	17,645 00				6,117 84
Ladies Catholic Benevolent Assn.....	1	1,000 00	1	1,000 00				
Loyal American Life Association.....	7	6,000 00	8	7,800 00		500 00	1	1,000 00
Lutheran Mutual Aid Society.....	29	32,500 00	37	40,500 00			3	3,500 00
Luther Union.....								
Macabees.....	121	111,467 28	130	118,196 60		3,672 08	55	60,222 44
Masonic Mutual Life Association.....	49	43,085 78	49	47,791 78		1,670 25	5	2,350 00
Modern Brotherhood of America.....	660	1,110,000 00	766	1,216,681 40		49,846 35	77	127,521 30
Modern Women of America.....								
Mystic Workers of the World.....	220	174,950 00	230	190,803 18		16,406 82	17	13,250 00
National Croatian Soc. in the U. S. A.....	41	11,347 00	38	9,347 09			3	2,000 00
Nat'l Fraternal Society of the Deaf.....	11	1,200 00	12	1,205 00			1	15 00
National Slovak Society of U. S. A.....	10	3,810 00	11	6,640 45			5	608 69
National Union Assurance Society.....	23	50,250 00	24	50,250 00			6	13,000 00
Order of Mutual Protection.....	7	5,421 54	4	2,421 54			3	3,119 02
Order of United Commercial Travelers.....	200	54,706 07	210	56,789 78		5,659 99	36	24,751 48
Plattdeutsche Grot Gilde.....	16	684 50	29	1,213 50			5	57 00
Polish Nat. All. of the U. S. N. A.....	50	30,700 00	69	40,706 09		1,433 91	22	9,151 75
Progressive Order of the West.....	6	1,650 00		1,650 00				
Railway Mail Association.....	17	13,496 00	16	9,496 00			1	4,000 00
Royal Arcanum.....	43	80,318 00	51	90,672 73		645 27	3	7,000 00
Royal League.....	16	19,750 00	17	22,648 64		1,101 36	4	3,500 00
Royal Neighbors of America.....	165	164,750 00	213	210,546 61		2,245 05	26	24,083 34
Slovene National Benefit Society.....	235	8,380 50	235	8,880 50			4	1,233 50
Sons of Norway.....	10	3,100 00	10	3,100 00				
Supreme Tribe of Ben Hur.....	4	4,600 00	3	2,600 00			1	2,000 00
Travelers Prot. Assn. of America.....	191	43,672 58	184	35,197 58		8,000 00	40	3,280 00
Western Bohemian Fraternal Assn.....	20	16,242 00	22	18,984 00			2	1,758 00
Woman's Benefit Association of the Macabees.....	55	41,855 00	69	50,651 62		1,203 38	3	3,000 00
Woman's Catholic Order of Foresters.....	89	88,300 00	103	98,000 00		300 00	13	12,350 00
Women Circle.....	13	11,300 00	14	10,589 98		1,260 01	3	2,550 00
Woodmen of the World.....	92	121,500 00	121	135,898 37		37,351 63	10	21,400 00
Total (Societies of Other States).....	3,347	\$2,596,026 68	3,728	\$2,930,772 88		\$150,756 79	461	\$398,012 20
Total (All Licensed Fraternals).....	4,193	\$3,447,546 24	4,715	\$3,908,438 48		\$159,983 69	551	\$485,772 96

TABLE X—MISCELLANEOUS AND RATIOS—DECEMBER 31, 1919—FRATERNAL BENEFIT SOCIETIES.

NAME OF SOCIETY	INCREASE OR DECREASE IN CERTIFICATES IN FORCE— TOTAL BUSINESS		INCREASE OR DECREASE IN CERTIFICATES IN FORCE— WISCONSIN BUSINESS		Received from Wisconsin mem- bers in 1919	(1) Rate of interest on mean ledger assets %	(2) Average expenses per \$1000 of in- surance	(3) Average expense per member	(4) Average expense per \$1.00 paid by member
	No.	Amount	No.	Amount					
WISCONSIN SOCIETIES									
Aid Association for Lutherans.....	2,492	\$1,835,439 00	384	\$193,516 00	\$162,549 33	4.82	\$6.35	\$5.55	\$0.22
American Catholic Union.....	101	77,600 00	101	77,600 00	25,801 78	3.56	2.63	2.02	.07
Beavers National Mutual Benefit.....	1,675	1,735,090 09	1,929	1,633,090 09	71,872 47	3.41	13.74	13.35	.52
Beavers Reserve Fund Fraternity.....	2,485	2,820,980 00	2,403	2,755,380 00	306,356 89	5.25	2.99	5.52	.18
Beavers Reserve Fund Frat. (Trustee Nat'l. Frat. League)									
Catholic Family Protective Assn.....	169	159,278 49	169	159,278 49	42,849 43	4.94	4.80	3.52	.15
Catholic Knights of Wisconsin.....	1,591	1,381,500 00	1,591	1,381,500 00	478,632 81	4.72	1.35	1.87	.06
Concordia Mutual Aid Soc. of Wis.....	14	1,186 00	14	1,186 00	4,450 79	2.30	5.09	1.35	.11
Employees Mutual Benefit Assn.....	17	8,975 00	17	8,975 00		5.32			
Equitable Fraternal Union.....	996	943,605 64	451	413,879 64	323,025 75	5.17	2.80	3.62	.20
Farmers Life Insurance Association.....	215	218,500 00	215	218,500 00	37,369 64	4.82	3.77	3.02	.27
Fraternal Reserve Association.....	1,262	1,530,750 00	523	692,000 00	169,795 78	5.79	7.12	7.82	.46
G. U. G. Germania.....	344	202,646 00	344	202,646 00	144,927 29	4.90	1.44	1.53	.08
Knights of the White Cross.....	14	5,875 00	3	1,000 00	1,782 04	1.48	1.16	1.14	.09
Polish Association of America.....	11	14,000 00	25	11,500 00	65,962 66	3.87	2.89	1.71	.13
Polish Federation of America.....	136	72,800 00	101	53,900 00	4,421 85	4.94	6.92	3.20	.29
Scandinavian-American Fraternity.....	726	619,050 00	581	538,300 00	49,919 58	4.61	2.83	2.06	.18
South Slavic Benevolent Union—Sloga.....	14	750 00	14	750 00	15,681 83	4.35	1.63	1.78	.05
United Aid of Sheboygan.....	7	3,500 00	7	3,500 00	5,753 75	4.93	1.25	1.25	.12
United Danish Societies of America.....	55	23,000 00	13	8,500 00	5,362 12	4.86	2.29	1.54	.15
United Order of Foresters.....	595	634,400 00	265	284,650 00	95,873 65	4.87	3.50	3.31	.14
Wisconsin Widow and Orphan Don. Society.....	41		41		3,390 15			1.13	.23
Total Wisconsin Societies.....	+ 4,725	\$3,764,765 22	+ 1,836	\$984,441 22	\$1,537,146 78	5.09	2.57	2.52	.27
SOCIETIES OF OTHER STATES									
American Insurance Union.....	23,813	\$24,895,917 77	284	\$199,600 00	\$3,259 40	5.74	\$5.87	\$6.03	\$0.36
Antient Order United Workmen of Iowa.....	1,002	1,422,577 00	53	82,000 00		4.21	6.15	8.28	.19
Benefit Association of Railway Employees.....	8,975	958,000 00	693	135,500 00	351,537 02	2.03	2.13	7.20	.46
Brith Abraham (Independent Order).....	32,885	16,442 50	736	368,000 00	2,493 66	3.48	.84	.42	.06
Brith Abraham (U. S. Grand Lodge).....	7,019	3,568,750 00	214	107,500 00	6,303 68	3.18	2.28	1.14	.08
Brotherhood of American Yeomen.....	27,165	31,100,500 00	1,863	2,058,500 00	114,040 29	5.66	3.90	5.06	.36
Catholic Order of Foresters.....	5,022	4,700,250 00	1,477	1,287,000 00	311,369 99	4.80	9.79	9.78	.06
Columbian Circle.....	2,484	2,456,000 00	40	34,500 00	11,505 67	5.27	3.78	4.10	.18
Court of Honor.....	1,599	838,480 00	262	313,000 00	20,616 34	5.13	3.70	4.33	.25
Danish Brotherhood.....	51	47,750 00	7	7,500 00	22,315 88	5.01	2.89	1.98	.16

Daughters of Norway.....	205	20,500 00	29	2,900 00	1,823 20	4.29	7.57	.76	.44
Degree of Honor (Superior Lodge)	2,241	2,205,168 04	249	206,750 00	7,132 71	5.73	3.35	2.90	.18
Paternal Brotherhood.....	263	27,566 00	29	21,642 00	4,809 58	4.18	5.15	5.35	.26
Grand Carmilian Slaventan Catholic Union.....	632	522,000 00	35	22,500 00	11,363 00	4.82	2.60	2.16	.09
Independent Western Star Order.....	3,039	1,519,500 00	136	68,000 00	2,652 64	1.45	2.88	1.44	.11
Knights of Columbus.....	36,486	39,552,128 00	1,346	1,488,850 00	64,518 85	4.19	3.37	3.59	.20
Knights of Pythias (Ins. Dept.).....	7,846	4,883,449 00	466	784,883 00	44,327 00	4.47	4.27	5.51	.16
Ladies Catholic Benevolent Assn.....	12,463	10,367,000 00	11	3,000 00	2,823 73	4.81	.92	2.75	.05
Loyal American Life Association.....	473	792,342 00	98	159,800 00	15,577 59	4.04	1.03	1.00	.40
Lutheran Mutual Aid Society.....	1,329	415,000 00	82	84,000 00	32,729 78	5.32	1.56	1.59	.09
Luther Union.....	234	438,500 00	11	19,000 00	1,500 07	1.94	1.26	1.72	.40
Maccabees.....	1,205	1,910,612 58	110	21,000 00	109,970 68	5.20	1.08	3.17	.05
Masonic Mutual Life Association.....	7,205	13,613,312 00	6	13,000 00	152 58	5.06	1.28	2.09	.42
Modern Brotherhood of America.....	287	183,456 74	30	17,232 00	60,802 63	3.83	3.16	3.66	.14
Modern Women of America.....	13,030	17,573,500 00	725	1,033,500 00	1,169,895 89	3.29	1.23	1.90	.09
Mystic Workers of the World.....	2,542	3,108,950 00	1,684	1,911,725 00	176,591 36	5.24	2.12	2.58	.20
National Cration Soc. in the U. S. A.....	2,026	1,320,400 00	25	9,000 00	16,824 78	4.16	2.18	1.66	.08
Nat'l Fraternal Society of the Deaf.....	473	471,750 00	27	28,250 00	2,193 39	5.09	3.89	2.96	.16
National Slovak Society of U. S. A.....	2,273	1,642,000 00	24	15,500 00	6,737 78	4.33	3.25	1.67	.08
National Union Assurance Society.....	7,602	16,107,240 75	119	281,500 00	71,213 47	4.45	7.55	13.25	.20
Order of Mutual Protection.....	372	198,000 00	18	10,250 00	4,840 77	5.51	2.80	1.87	.13
Order of United Commercial Travelers.....	10,056	50,285,000 00	391	1,955,000 00	43,146 00	3.98	4.64	2.32	.18
Platideutsche Grot Gilde.....	42	21,000 00	18	9,000 00	2,705 05	5.17	2.93	1.46	.11
Polish Nat. All. of the U. S. of N. A.....	3,522	1,381,200 00	226	120,800 00	80,407 39	5.06	2.00	1.15	.07
Progressive Order of the West.....	2,300	1,150,000 00	35	17,500 00	3,376 20	3.89	1.52	.76	.10
Railway Mail Association.....	1,024	4,096,000 00	4	16,000 00	2,956 50	3.84	4.13	1.66	.14
Royal Arcanum.....	1,478	6,031,473 00	52	145,741 00	92,980 47	3.44	1.02	1.72	.03
Royal Leagues.....	172	194,250 00	123	92,250 00	54,575 98	4.57	4.07	5.42	.15
Royal Neophiles.....	19,340	15,761,000 00	1,279	1,063,750 00	212,330 03	3.38	4.41	1.43	.15
Slovene National Benefit Society.....	457	78,200 00	21	27,850 00	14,640 43	4.10	4.45	2.97	.09
Sons of Norway.....	407	579,600 00	36	53,700 00	10,160 89	4.98	8.82	4.69	.39
Supreme Tribe of Ben Hur.....	1,636	3,402,085 00	20	11,038 00	9,172 91	5.32	4.93	4.95	.23
Travelers Prot. Assn. of America.....	16,291	81,455,000 00	776	5,545,000 00	42,240 00	3.98	3.13	1.57	.17
Western Bohemian Fraternal Assn.....	5	108,250 00	8	6,000 00	39,935 40	3.67	1.13	.99	.07
Woman's Benefit Association of the Maccabees.....	22,414	19,623,385 97	413	423,850 00	68,769 37	4.89	4.01	3.05	.23
Women's Catholic Order of Foresters.....	3,403	2,321,050 00	1,328	969,700 00	198,101 32	4.35	1.03	1.00	.05
Women Circle.....	18,315	1,114,100 00	46	152,100 00	13,344 68	4.73	3.37	3.28	.26
Women of the World.....	68,494	14,295,479 00	34	673,748 00	119,550 14	5.24	2.57	3.27	.19
Total (Societies of Other States).....	201,190	\$217,796,545 19	10,578	\$16,037,525 00	\$3,344,026 07	4.70	2.60	3.34	.18
Total (All Licensed Fraternals).....	205,915	\$221,561,310 41	12,414	\$17,021,966 22	\$4,881,172 85	4.72	2.65	3.38	.18

(1) Ratio of gross interests and rents received during the year to mean ledger assets.
 (3) Ratio of total expense fund disbursements to mean number of certificates in force.

(2) Ratio of total expense fund disbursements to mean amount of insurance in force.
 (4) Ratio of total expense fund disbursements to net amount received from members.

TABLE XI.—REPORTS OF VALUATIONS AS OF DECEMBER 31, 1919—FRATERNAL BENEFIT SOCIETIES

NAME OF SOCIETY	(1) Present mid-year value of benefits promised	(2) Present mid-year value of future net con- tributions	(3) Net value of certi- ficates valued on tabular basis	(4) Total net value of outstanding certi- ficates (required re- serve)	(5) Assets available for payment of future death claims	(6) Ratio % of actual assets (col 5) to required reserve (col 4)	(7) Ratio % of assets (actual and con- tingent) to liabil- ities (actual and contingent)
WISCONSIN SOCIETIES							
Aid Associations for Lutherans.....			\$1,110,670 83	(3) \$1,296,260 43	\$1,375,698 05	(4) 106.1	(4) 106.1
American Catholic Union.....	\$311,800 67	\$139,923 46	22,457 99	171,877 21	49,033 54	28.5	60.7
Beavers National Mutual Benefit.....				23,457 99	25,554 54	109.0	106.5
Beavers Reserve Fund Fraternity.....	9,627,850 45	2,838,799 71		6,788,050 74	1,377,613 56	20.3	44.3
Beavers Reserve Fund Fraternity (Trustee Nat. Fraternal League).....			751 17	751 17	246 90	32.8	70.2
Catholic Family Protective Assn.....			224,968 57	224,968 57	261,425 29	116.2	116.0
Catholic Knights of Wisconsin.....			4,871,308 99	4,871,308 99	941,775 46	19.3	19.8
Concordia Mutual Aid Society of Wisconsin.....			11,306 75	11,306 75	11,530 87	102.0	101.1
Employs Mutual Benefit Association.....			21,568 70	21,568 70	27,543 64	127.8	113.9
Equitable Fraternal Union.....	1,173,416 12	1,025,429 56		(3) 2,818,462 34	2,975,213 49	(4) 105.7	(4) 103.0
Farmers Life Insurance Association.....	922,826 67	321,918 85	24,810 89	625,718 71	99,428 13	15.8	44.6
Fraternal Reserve Association.....	3,331,023 80	1,237,508 37	170,837 86	(3) 473,826 59	484,351 41	(4) 102.5	(4) 102.5
G. U. G. Germania.....			62,106 31	2,093,515 43	408,714 25	19.5	49.5
Knights of the White Cross.....			713,435 59	62,106 31	6,934 08	11.1	11.1
Polish Association of America.....				713,435 59	115,481 35	16.1	16.6
Polish Federation of America.....			17,372 40	17,372 40	22,038 04	126.8	126.6
Scandinavian-American Fraternity.....	1,951,983 33	794,788 48	2,844 83	1,160,641 68	199,372 05	17.1	50.8
South Slavic Benevolent Union-Sloga.....			32,007 72	32,007 72	33,134 82	103.5	103.5
United Aid of Sheboygan.....			71,270 33	71,270 33	26,872 77	37.7	37.7
United Danish Societies of America.....			49,159 37	(3) 83,182 77	83,872 82	(4) 100.8	(4) 100.8
United Order of Foresters.....			937 03	(3) 298,110 10	350,735 36	(4) 117.6	(4) 116.1
Wisconsin Widow and Orphan Don. Society.....	No valuation required.	Assessments payable at death only.					
Total Wisconsin Societies.....	\$17,318,903 04	\$6,358,368 43	\$7,408,815 24	\$21,787,330 10	\$8,879,571 42	40.8	
SOCIETIES OF OTHER STATES							
American Insurance Union.....			\$1,013,350 00	\$1,013,350 00	\$1,081,979 22	106.7	104.0
Ancient Order United Workmen of Iowa.....			1,143,088 00	1,143,088 00	1,207,510 14	105.5	105.5
Benefit Association of Railway Employes.....			7,134 08	7,134 08	11,244 42	157.5	101.8
Brith Abraham (Independent Order).....	No valuation required	Foreign society issuing no certificate in excess of \$500 and licensed in Wis. before 1-1-11					
Brith Abraham (U. S. Grand Lodge).....	No valuation required	Foreign society issuing no certificate in excess of \$500 and licensed in Wis. before 1-1-11					
Brotherhood of American Yeomen.....	116,521,392 44	35,485,074 95		81,036,317 49	3,082,000 97	3.8	33.8
Catholic Order of Foresters.....	59,414,271 97	33,526,720 78		25,887,551 19	7,833,796 86	30.5	69.9
Columbian Circle.....	6,148,680 26	5,001,822 69		1,057,157 57	863,899 30	81.8	96.9
Court of Honor.....	9,456,102 29	7,606,503 19		1,849,599 10	2,584,370 73	(4) 139.5	(4) 105.3
Danish Brotherhood in A.....	5,787,474 88	3,435,136 44		2,332,337 94	2,506,997 21	(4) 106.6	(4) 102.7

	No valuation required.	Foreign society issuing no certificates in excess of \$500 and licensed in Wis. before 1-1-11	Foreign society issuing no certificates in excess of \$500 and licensed in Wis. before 1-1-11	Wis. before 1-1-11	
Daughters of Norway.....	(1) 4,085,181 69	1,951,730 00	2,133,451 69	32.7	64.8
Degree of Honor (Superior).....	(2) 3,354,740 05	2,610,397 49	12,509 17	117.1	103.8
Fraternal Brotherhood.....	8,999,244 00	4,376,446 00	4,622,798 00	884,751 02	31.0
Grand Carolinian Slovenian Catholic Union.....	3,496,647 47	2,393,593 46	1,103,054 01	1,434,744 36	66.3
Independent Western Star Order.....	No valuation required.	Foreign society issuing no certificates in excess of \$500 and licensed in Wis. before 1-1-11		610,348 09	(3) 86.1
Knights of Columbus.....	No valuation required.	7,796,617 00	7,796,617 00	122.2	121.7
Knights of Pythias (Ins. Dept.).....	32,313,427 01	11,108,786 00	9,995,717 56	10,619,126 42	106.5
Ladies Catholic Benevolent Association.....	46,979 35	49,293 98	538,131 73	21,204,640 21	18.4
Loyal American Life Association.....	3,864,128 96	1,415,766 89	19,944 65	540,446 36	82.3
Lutheran Mutual Aid Society.....				2,468,306 72	11.5
Luther Union.....					
Macabees.....	89,629,551 64	54,327,245 43	12,155 75	35,302,306 21	152.8
Masonic Mutual Life Association.....	(6) 1,276,035 65	192,188 37	2,109,061 15	20,541,653 52	83.8
Modern Brotherhood of America.....	(7) 22,890,315 41	13,888,297 03		2,160,449 42	102.4
Modern Woodmen of America.....	635,832,969 33	346,887,320 24		1,073,847 28	16.2
Mystic Workers of the World.....	46,196,747 40	12,395,434 28		4,053,114 18	81.3
National Creation Society in the U. S. A.....	9,846,476 61	8,518,936 38		9,002,018 38	(3) 93.7
National Fraternal Society of the Dead.....				288,945,649 00	
National Slavak Society of U. S. A.....	10,176,151 07	6,557,647 54		33,300,313 12	28.8
National Union Assurance Society.....	(1) 22,314,741 00	20,083,117 00	332,145 00	1,327,540 23	(3) 84.3
Order of Mutual Protection.....	1,758,564 00	930,804 00		156,533 26	130.6
Order of United Commercial Travelers.....	No valuation required.	Grants accident benefit is only		3,618,503 53	(3) 77.3
Plattdeutsche Got Gilde.....	No valuation required.	Foreign society issuing no certificates in excess of \$500 and licensed in Wis. before 1-1-11		2,231,624 00	93.0
Polish National Alliance of the U. S. of N. A.....	23,515,771 43	16,755,312 51		362,145 00	116.3
Progressive Order of the West.....	No valuation required.	Foreign society issuing no certificates in excess of \$500 and licensed in Wis. before 1-1-11		827,760 00	69.2
Railway Mail Association.....	No valuation required.	Grants accident benefit is only			
Royal Arcanum.....	110,800,643 00	101,159,682 00		6,800,458 92	(3) 89.5
Royal Leauge.....	10,961,124 69	8,478,890 53		9,640,351 00	73.5
Royal Nobleborn of America.....	132,681,989 40	91,664,498 00		2,482,234 16	100.8
Slovenian National Benefit Society.....	3,681,929 00	3,334,633 00		2,229,080 31	(3) 70.9
Sons of Norway.....				347,296 00	102.3
Supreme Tribe of Ben Hur.....	19,842,411 38	16,316,263 29	227,769 80	(3) 235,068 70	(3) 122.1
Travelers Protective Association of America.....	No valuation required.	Grants accident benefit is only		3,526,148 00	92.9
Western Bohemian Fraternal Association.....	(1) 6,947,311 71	3,832,893 84		2,614,417 87	34.5
Woman's Benefit Association of the Macabees.....	(2) 26,612,027 49	81,510,414 83		17,092,612 64	78.3
Women's Catholic Order of Foresters.....	(3) 27,469,049 15	24,895,710 72		2,473,258 43	106.5
Woodmen Circle.....	32,196,323 93	18,336,029 66		13,850,694 27	94.4
Woodmen of the World.....	82,562,555 65	76,507,927 97		7,508,918 53	(3) 101.6
.....	384,598,876 71	222,463,511 81		162,135,364 90	(3) 102.4
Total (Societies of Other States).....	\$1,954,858,575 52	\$1,166,296,710 32	\$23,394,157 15	\$811,996,649 71	37.0
Total (All Licensed Fraternals).....	\$1,972,177,478 56	\$1,172,655,078 75	\$30,302,972 39	\$833,783,979 81	37.1

Note.—See the valuation leaflet published by this department for a detailed explanation of the valuation figures.

(1) Inadequate rate class. (2) Adequate rate class. (3) Includes accumulations on certificates on non-tabular rates subject to individual increase under the by-law provisions conforming to section 1859 (22m) Wis. Statutes. (4) Old certificates were valued on the "Accumulation Basis." The assessments on the individual non-tabular rate certificates will be gradually increased in the future when the individual credits on such certificates are exhausted. (5) Admitted under Section 1958 (19), Wisconsin Statutes. (6) Non-rated class. (7) Rated class. (8) Increase in ratio owing to change in rates.

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